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File 349:PCT FULLTEXT 1983-2002/UB=20020711,UT=20020704

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Set	Items	Description
S1	385641	CUSTOMI? OR CUSTOM OR TAILOR? OR PERSONALIZ? OR PERSONALIS? OR ADJUSTABLE OR AUTOMATIC? OR AUTOMATED? OR AI OR DSS OR DE- CISION() SUPPORT OR INTELLIGENT?
S2	2231	INVESTMENT(2W)FUND? ? OR MUTUAL()FUND? ? OR 401K OR 401()K OR RETIREMENT(1W)ACCOUNT OR INVESTMENT(2W)ACCOUNT? ? OR PORTF- OLIO? OR ACCOUNT(2W)MANAGEMENT
S3	134176	CENTRAL(2W)COMPUTER? OR HOST? OR SERVER? OR MAINFRAME? OR - MAIN() FRAME? OR CLIENT(2W)COMPUTER?
S4	179203	RULE? ? OR TRIGGER? ? OR CUSTOM?(2W)SET OR RULE()BASED OR - SET(2W) (CONDITION? ? OR STANDARD? ?) OR TEMPLATE? ?
S5	228875	TRANSACTION? OR PURCHASE? OR ACQUISITION? OR ACQUIRING OR - BUY? OR SELL? OR TRADE?
S6	543254	SIGNAL? OR NOTIFY? OR NOTIFICATION? OR MESSAG? OR CONFIRM? OR EMAIL? OR MAIL?
S7	5505	REBALANC? OR RE()BALANC? OR RESTRUCTUR? OR REINVEST? OR RE- ALLOCAT? OR RE()ALLOCAT?
S8	318	S1(2S)S2(2S)S4
S9	0	MC=T01-J05B4P
S10	0	S2 AND S9
S11	0	S4(2S)S10
S12	0	S11 NOT S8
S13	996	S1(2S)S2
S14	3195	KNOWLEDGEBASE? OR KNOWLEDGE()BASE? OR EXPERT()SYSTEM
S15	16	S13(2S)S14
S16	615	S2(2S)S4
S17	307	S16 NOT (S8 OR S11:S12)
S18	138	S1(S)S2(S)S4
S19	86	S6(S)S18
S20	6	S7(S)S18
S21	92	S5(S)S18

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20/5,K/1 (Item 1 from file: 349)
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00797970 **Image available**

INVESTMENT ADVICE SYSTEMS AND METHODS
SYSTEMES ET PROCEDES DE CONSEIL EN INVESTISSEMENTS

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Detailed Description

Claims

Fulltext Word Count: 22051

English Abstract

The present invention provides investment advice systems. One version of the present invention provides investment advice systems that allow a user to select one or more advisors from a list of investment advisors. According to this version of the invention, the end user can receive advice on an particular transaction either separately from each investment advisor or in consensus. The system offers advice in part on the user's portfolio, tax position and risk profile and in part on the advisors evaluation of current market conditions. Thus, when a user is considering making a transaction, the user can obtain advice that can take into portfolio information including a user's proposed transaction and/or user portfolio information. A user armed with the above-described customized advice can execute a specific transaction and have their portfolio updated to reflect execution of that (those) order(s). In an alternative embodiment, a user's desire to buy or sell a security and/or a need for rebalancing a user's portfolio can generate transaction(s). As a result, the system will generate a buy/sell list (including recommended alternatives) from which a user can select.

French Abstract

La presente invention concerne des systemes de conseil en matiere d'investissements. Une premiere version de cette invention fournit des

systemes de conseils en investissements qui permettent a l'utilisateur de selectionner un ou plusieurs conseillers dans une liste de conseillers en investissements. Selon cette version, l'utilisateur final peut recevoir des conseils sur une transaction particuliere de la part d'un des conseillers, soit de maniere individuelle soit en accord avec les autres conseillers. Ce systeme offre des conseils en partie sur le portefeuille, la situation fiscale, et le profil des risques de l'utilisateur, et en partie sur l'evaluation des conseillers de la situation actuelle du marche. Ainsi, lorsqu'un utilisateur envisage d'effectuer une transaction, il peut obtenir des conseils, par exemple des informations de portefeuille telles qu'une transaction d'utilisateur proposee et/ou des informations de portefeuille d'utilisateur. Grace a ce dispositif personnalise, l'utilisateur peut executer une transaction specifique et son portefeuille peut etre mis a jour afin de reflechir l'execution de son/ses ordre(s). Dans une variante, le desir d'un utilisateur d'acheter ou de vendre un titre et/ou le besoin de reequilibrer le portefeuille d'un utilisateur peuvent creer une/des transaction(s). Ainsi, le systeme creera une liste d'achats/ventes (comprenant les options recommandees) a partir de laquelle l'utilisateur peut faire son choix.

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Claims

Claim

... products tend to be security specific and do not take into account the user's **portfolio** or tax position as noted above. With respect to the third point, Forrester Research in...

...incorporated herein by reference in its entirety, estimates that approximately twenty million households will use **automated** online advice solution by 2005. Thus, mutual funds and brokers/planners require productivity tools to...

...impact that the transactions would have on the risk/reward balance of the user's **portfolio**; 2) the impact on the quality of stocks held in the user's **portfolio** as determined by advisors, either

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separately or combined; 3) the forecast for the stocks...

...Thus, a need remains for an investment advice system that provides clear, easy-to-comprehend advice, **customized** to the user as to that user's **portfolio** holdings, tax position and risk profile at the time the user is reviewing his/her **portfolio** and/or considering making a transaction. In other words, a need exists for an investment...than one advisor, on a proposed transaction or on the condition of the user's **portfolio**.

Summary of the Invention

The present invention provides systems and methods for providing investment advice...

...particularly suited to network-based investment advice services that provide investment advice and manage securities **portfolios** for clients, such as individual investors or financial planners, over a computer network, such as...

...database operably coupled to the server computer. The database may identify a plurality of securities **portfolios** and may maintain **portfolio** information associated with the security **portfolios**. The investment advice service preferably includes a user interface including controls whereby a client can access **portfolio** information concerning a securities **portfolio**

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identified by the database. The investment advice service is preferably available via a computer network to assist a client in managing a securities **portfolio** identified by the database. The investment advice service may include a trade advisor component hosted by the server computer and operatively coupled to the database to receive **portfolio** information for a securities **portfolio** of the client. The trade advisor component may include an asset allocator component operable to compare the **portfolio** information received by the trade advisor component with a benchmark **portfolio** for the securities **portfolio**. The trade advisor component preferably proposes securities transactions to the client at least in part based on the comparison by the asset allocator of the **portfolio** information with the benchmark. The terms "client" and "clients" as used herein may refer...

...individual investor, a financial planner or financial institution that may manage one or more securities **portfolios**, or any other person, business, or entity that may transact with an investment advice system to receive investment advice and/or **portfolio** management services. In accordance with an additional aspect of the present invention, the investment advice...

...security ranking aggregator component. In accordance with a further aspect of the present invention, the **portfolio** information maintained by the database may include tax lot information for the **portfolios** identified by the database. Preferably, the trade advisor component is operative to receive the tax lot information for a securities **portfolio** of a client and to propose securities transactions for the securities **portfolio** at least in part based on the tax lot information for the securities **portfolio**. In accordance with another aspect of the present invention, the investment advice service may include...

...accordance with a further aspect of the present invention, the investment advice service includes a **portfolio** tracker component hosted by a server computer and operably coupled to the database. The **portfolio** tracker component preferably has a **portfolio** interface for receiving **portfolio** information concerning a securities **portfolio** from a client and is preferably operative to interface with the database to maintain the **portfolio** information in a securities **portfolio** identified by the database. The **portfolio** tracker component is preferably operative to establish a benchmark for a **portfolio** of a client based on risk information received from the client. In accordance with another...

...present invention, the asset allocator may include a risk ranking component operative to compare the **portfolio** information received by the trade advisor component with the benchmark to provide a risk rating for the securities **portfolio**. In accordance with one embodiment of the invention, a computer-implemented method for providing investment...

...over a computer network includes providing access over a computer network to a database maintaining **portfolio** information for a plurality of securities **portfolios** and managing a securities **portfolio** identified by the database for a client. The securities **portfolio** may be managed by requesting **portfolio** information for the securities **portfolio** from the database, comparing the **portfolio** information to a benchmark for the securities **portfolio**, and proposing securities transactions to the client based at least in part on the comparison of the **portfolio** information with the benchmark for the securities

portfolio . In accordance with a further aspect of the present invention, the computerimplemented method may include...

...the computer implemented method may include requesting tax lot information from the database for the **portfolio** and proposing securities transactions to the client based at least in part on the tax lot information for the securities - **portfolio** .

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In accordance with a further aspect of the present invention, the computer implemented method...network and allowing a client to execute securities transactions, through the broker connection, for securities **portfolios** identified by the database.

In accordance with another aspect of the present invention, the computer implemented method may include receiving **portfolio** information for a securities **portfolio** from a client and storing the **portfolio** information for the securities **portfolio** in the database. In accordance with a further aspect of the present invention, the computer implemented method includes requesting risk information for a client for a **portfolio** identified by the database and establishing a benchmark for the **portfolio** based on the risk information. The method for providing investment advice to a client over...

...of FIG. 1. FIG. 5 is a diagram illustrating the data flow between the dynamic **portfolio** risk computations performed by the asset allocator of FIG. 2B. FIG. 6 is a diagram illustrating the data flow of **portfolio** information to and from the investment advice system of FIG. 1. FIG. 7 is a diagram illustrating the breakdown of a **portfolio** into tax-lots for use by the investment advice system of FIG. 1. FIG. 8A...

...trade execution results" screen of FIG. 9. FIG. 15 shows one embodiment of the "trade **templates** " screen of FIG. 9. FIG. 16 shows one embodiment of the "trade station" screen of...

...of-sale advice the invention encapsulates client risk information with the concept of a Benchmark **Portfolio** . Clients can chose to use benchmarks such as the S&P500 or the Wilshire 5000. In one embodiment, a client can also establish a **customized** benchmark that meets the client's risk/return objectives. The system then compares client **portfolios** against the selected standard in terms of diversification, factor exposure, the value-weighted average ranking and performance. A client **portfolio** generally consists of approximately 20 securities or more, selected from among the best securities as...user advice on a large number of stocks, which she can apply in managing her **portfolio** and in evaluating her list of potential purchases. Stocks highly recommended by analysts generally outperform...

...use the rankings to compare individual stocks and compare the average ranking of her current **portfolio** to a **portfolio** after trades or to a benchmark **portfolio** (such as the S&P 500). Still another benefit is that she can override rankings...

...when she chooses to rely on her own views or opinions from other sources.

Regarding **Portfolio Risk Estimates**

Another version of the system calculates and reports risk estimates for individual stocks and for **portfolios** . The system provides risk estimates that comply with the views of many investors concerning **portfolio** risk. In one embodiment, the underlying risk model takes into account common factors, sector exposure...

...Roe, Capitalization, Market Risk). Many investors can interpret these common factors, each of which impacts **portfolio** returns. The

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sensitivity of individual companies to each factor depends on stock characteristics with which...

...broad sector definitions through its on-screen displays, e.g., through a display of a **portfolio** associated with an account as shown in FIG. 12. The system estimates factor covariances with...

...system can translate all risk measures into annual terms. In another embodiment, the system calculates **portfolio** risk measures that are useful to an investor and that a typical investor can understand. The system provides an average risk ranking for stocks in the **portfolio**. The system also provides a traditional measure of risk, i.e., the standard deviation of...

...individual stock concentration. In addition, the system provides two measures of risk, which address the **portfolio**'s potential to lose money. The first measure is Value at Risk (VaR), which is...

...in a bad market. The system estimates both measures based on the risk of the **portfolio** with adjustments for the fact that **portfolio** returns have thick tails. Specifically, in one embodiment, the system takes the estimated standard deviation of the **portfolio** return (which assumes a normal distribution of stock returns) and transforms it to a context of her **portfolio** and what the source of risk is - from factor exposure, sector exposure or concentration in the particular stock. These stock calculations follow similar partitions to that employed for the **portfolio** risk measures. The system can present the stock calculations both in terms of variance (traditional...

...marginal risk rankings to evaluate the risk of different stocks in the context of her **portfolio**. The system can also use these rankings in making suggestions to the investor about potential...

...scaled in proportion to the return rankings. The investor can follow the recommendations of the **portfolio** analyzer to reduce risk because the risk estimations for individual stocks are plausible. The system allows the investor to understand the potential for loss in her **portfolio** and more appropriately position the **portfolio** to a risk level with which she is comfortable.

Regarding the Suggest/Respond **Portfolio** Rebalancing Environment
The system allows an investor to interact with the system to adjust the positions in her **portfolio**. One embodiment of the system suggests potential purchases and sales, which change based on an...

...system also responds to trades suggested by the investor. - When the investor opens up her **portfolio** in the system, she receives suggestions for trades in particular sectors. Motivations for suggestions include...

...the tax consequences if the trade involves a sale of a security held in the **portfolio**). With the return ranking, the system can recommend a purchase or sale of a particular...List to broker.

4 Trader receives Order execution or cancellation and passes status back to **Portfolio** Manager. -----

EXTENSIONS

SUB-VARIATIONS

RELATED INFORMATION

Priorijy: high

Performance Target: Within same day

FrequenjIM. Varied

SLiperordinate Use Case: Manage **Portfolios**

Subordinate Use Cases:

Channel to primary actor: may be phone or electronic

Secondary Actors: **Portfolio** Manager, Broker, Accounting System.

Channels to Secondary Actors: may be phone or electronic

Use Case...

...lowest returns are suggested to be sold first.

Failed End Condition:

Primary Actor: Tax Advisor

Trigger : One of the three scenarios of the Invest Use Case (Raise Cash, Spend Cash, **Rebalance**) -----

MAIN SUCCESS SCENARIO

I - Sell suggestions consist of specific tax lots which will help reduce
...

...individual investor. Regardless of the identity of the online user, the online user 142 manages **portfolios** 124. Managing **portfolios** 124 is the primary use case. The manage **portfolios** use case assigns the responsibility of tracking **portfolios** to a **portfolio** tracker 172. To manage **portfolios**, the system has to be able to keep track of **portfolios**. In fulfilling the tracking **portfolio** responsibility, the **portfolio** tracker maintains **portfolios** 130, accounts for corporate actions 132, and looks up **portfolios** 134. The maintain **portfolios** use case maintains **portfolios** by receiving existing **portfolio** data in known file formats. In one embodiment, an **automated** interface from a broker, allows regular, e.g., nightly, downloads that provide the system with holdings information regarding their customers. Alternatively, the maintain **portfolios** use case can receive new data via a manual interface, e.g., allowing a user...

...splits and dividends to maintain accurate information regarding holdings associated with accounts. In addition, the **portfolio** tracker is able to provide a list of **portfolios** or look up a specific **portfolio** in response to a request from the manage **portfolios** use case 124.

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The other main responsibility of manage **portfolios** 124 is to suggest trades 128. The trade advisor 158 has the responsibility of suggesting... asset allocator analyzes risk and identifies winning and losing securities for a given account and **portfolio**. Combining the risk analysis with security ranking information provided by the security ranking aggregator 162...

...more of the suggested trades. The asset allocator I 1 8 can also analyze a **portfolio** in terms of the specific tax lots that are held by the **portfolio**. When making a Sell recommendation, the asset allocator I 1 8 will suggest selling the...

...level in order to mitigate the tax consequences of capital gains. Returning to the manage **portfolios** use case 124, another responsibility for managing a **portfolio** is to execute trades. The manage **portfolios** use case 124 assigns this responsibility to a trader 105. The trade advisor has suggested...

...broker connection aggregator 168. The connection aggregator 168 connects to multiple brokers 104. Thus, a **portfolio** can use multiple brokers. Thus, the connection aggregator receives order lists and aggregates broker
26...

...149 and applying user preferences 151 to the online user manager 148.
Invest and Manage **Portfolios**
Manage **Portfolios** I 24 is a sub use-case of Invest 122 from the

Investors 108 point of view. However, the system can achieve efficiencies by performing multi- **portfolio** operations. In other words, the same operation can be applied across a number of **portfolios** conserving computer time and resources. The sequence diagrams in FIGS. 3A and 3B, illustrate common elements of the invest 122 and manage **portfolios** 124 use cases. These sequence diagrams essentially lay out the series of steps that are...

...out the raise cash and spend cash scenarios. The steps used to carry out the **rebalance** scenario are similar. With reference to FIG. 3A, the **portfolio** manager 114 passes a raise cash value to the asset allocator 118. Asset allocator 118 passes a rank **portfolio** request to a risk ranker 172. The risk ranker 172 passes a get benchmark and a get tax lots request to the **portfolio** 174 associated with the initial spend cash request. Tax lots include information that concerns the...

...to the security analyst 120. Thus, the risk ranker 172 ranks the positions in the **portfolio**. The risk ranker 172 also obtains a series of tax lots associated with the positions that make up the **portfolio** and an indication of whether those positions are good or bad to trade based on...

...At this point, the asset allocator 118 provides an order list to the **portfolio** manager 114. The **portfolio** manager 114 sends the order list to the trade station 180. The **portfolio** manager 114 is able to edit the orders within the order list. When the **portfolio** manager 114 makes changes to the order list, the **portfolio** manager 114 calls the asset allocator 118

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to perform a re...

...allocator 118 then ranks the changed order list as outlined above so that the **portfolio** manager 114 can see whether the change improves the overall **portfolio** rank. When the **portfolio** manager 114 executes the selected orders, the **portfolio** manager 114 locks the **portfolio** 174. The trade station 180 transmits the orders to the trader 104. The trader 104...

...the trade station 180. The trade station 180 passes order list complete values to the **portfolio** 10 manager 114, which then unlocks the **portfolio** 174 and sends a re-rank call to the asset allocator 118 to pass a rank **portfolio** request to the risk ranker 172. The system models system classes, responsibilities and collaborations...analysis of the main Invest 108 use case and the related elements of the Manage **Portfolios** 124 use case. As noted above, the main use-case, 'Invest 108, is broken into three scenarios:

- 1) Raise Cash
- 2) Spend Cash
- 3) **Rebalance**

Each of the classes listed below includes a brief description of the class's purpose...

...class represents the individual investor. Not only does this class identify the investor and his **portfolios**, it also carries investor preferences. This investor

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receives services from the system application either directly (as the end-user) or through a financial planner or **portfolio** manager.

jl@responsibilities'i, Scenario., '@, Collaborators

Must have an account General **Portfolio** Manager

Must provide **portfolio** details General Investor Preferences

Risk threshold Buy/Sell Restrictions

Investment horizon **Portfolio**

Identify Buy/Sell restrictions

Identify the amount of cash to be raised. Raise Cash Portfolio Manager
Identify the amount of cash to be spent Spend Cash Portfolio Manager
Rebalance Rebalance Portfolio Manager
Portfolio Manager 114
This class represents the financial planner or person in charge of
maintaining the portfolio and acting upon suggestions made by the
application.
F
"ce I, @, C
tfik@qp iwiifi&@u toll
Locate Investor Account General Investor
Identify Portfolio within Account General Portfolio
Assemble and Combine Buy/Sell Restrictions General Investor Preferences
Portfolio Manager
Preferences
Portfolio Preferences
Determine amount of cash to raise Raise Cash Investor
Determine amount of cash to...
...buy and sell as well as TradeStation
changing sizes of shares.
Request re-ranking of portfolio from Asset General Asset Allocator
Allocator as trades are edited and selected.
Execute Order List. This event triggers the General Trade Station
Order List to be sent from the Trade Station Trade List...
...the Trader for execution. Trader
Listen for Trade List completion event. When General TradeStation
received: Portfolio Accounting
Update Portfolio System
Unlock Portfolio Portfolio
Schedule Portfolio Rebalance Asset Allocator
29
Portfolio 174
This class identifies an investor's holdings, tax lots and benchmark.
ar
S Colab...
...a holding General Holding
Real Time Data Provider
Ability to provide and maintain preferences General Portfolio
Preferences
Provide the ability to identify and set a General Benchmark
Benchmark
Identify the owner...
...locked and unlocked General Trade Station
and be able to restrict access to read-only Portfolio Manager
whenlocked
Provide the ability to sort and filter on any General Trade Station
field of a holding including risk ranking Portfolio Manager
Benchmark
This class identifies the industry categorizations and the category or
sector weightings.
lab6fa...
...Investor Data Provider (IDP) 73
Includes interfaces to legacy systems for nightly batch updates of
portfolio data.
Scenar
10
Responsibilities' ollaborators@,.
C
Provide for transmittal of investor portfolio General Investor

```

holdings
Real Time Data Provider (RTDP) 178
This class provides real-time data...
...managing trade list.
go tS7&ei(- xc
Designate a Broker on each Order General Broker
  Portfolio
Order
3 1
Pass order list to Trader when Portfolio General Portfolio Manager
Manager signals to execute the order list. Trader
Monitor status of orders in order list General Trader
Send Portfolio Manager a message when General Portfolio Manager
Order List is complete Trader
Monitor changes to Order List made by General Portfolio Manager
  Portfolio Manager Order List
Order
Asset Allocator II 8
This class has the responsibility to communicate...

...specific use cases.
J@k
@@ffiiibififie@s
Create Order List of Sell trades Raise Cash Portfolio
Pass portfolio including Benchmark to Risk Risk Ranker
Ranker Real Time Data Provider
Ask Risk Ranker to deliver ranked
  portfolio
Use Raise Cash amount, Last Trade Price
and Buy/Sell Restrictions to determine
which holdings to sell
  Rebalance Portfolio Rebalance Asset Allocator
Generate Order List by applying Buy/Sell Portfolio
Restrictions
Provide portfolio summary ranking General
Supply Buy Side alternatives Rebalance , Security Analyst
Spend Cash Risk Ranker
Create Buy List using Cash to Spend amount Spend Cash Risk Ranker
Risk Ranker 172
This class delivers risk rankings for a portfolio .
tREFS050iffil )ra%q*or@%q*r@
Provide rank for each holding in a portfolio General Portfolio
Iterate through portfolio tax lots Holding
Access portfolio benchmark Tax Lot
obtain security advisor rankings Benchmark
Security
Security Analyst
Historical Data Provider
Reference Data P 'd
Summarize portfolio risk ranking General Portfolio
Broker 105
Includes all supported broker information and interfaces to broker
system.
32
@Responsibilities = @ II...

...General Trader
receipt
Execute orders and notify trader when General Trader
executed or canceled.
Trade Template
This class identifies actions to be carried out on a group of portfolios
. A potential trade template is shown in FIG. 14. A set of saved trade

```

templates is shown in FIG. 15. FIG. 4 shows one embodiment of the system layers for...

...shown in FIGS. 10 One embodiment of the procedures provides the following data about a **portfolio** : I .The percentage of the **portfolio** that is invested in any particular sector
2 The marginal contribution to risk associated with...a. Calculate each security's market beta. Richard C. Gninold & Ronald N. Kahn, in **Active Portfolio Management**, Probus Publishing, Chicago, 1995, incorporated herein by reference in its entirety. b. Use cross...scaled proportionate to the forecast ranking that takes into account the stocks held in the **portfolio** and the investor's aversion to risk. Stocks contributing more risk when added to the **portfolio** have negative rankings and stocks contributing less risk have positive rankings. A combined ranking for...

...ranking and a transaction cost ranking. A combined ranking for sales of stocks in the **portfolio** also includes a tax ranking. The system may choose to also show each advisor's...

...used to balance the contribution of taxable gain. It is set on for a particular **portfolio** to represent the user's tax and transaction cost sensitivity. Although the user deals with **portfolio** holdings as share values, the components that implement these algorithms treat them as weights. The **portfolio** stock weight (CO'Y) is the weight of a stock in the **portfolio** :

Coly shares x price (2 1)

total **portfolio** value

This is a value between zero and one that represents the fraction value of the holding relative to the **portfolio** 's total value. Given the current behavioral model of the application, there are three different sets of **portfolio** weights: The initial weights represent the **portfolio** security allocation as it is currently The accepted weights represent the predicted **portfolio** asset allocation following the execution of trades which have been accepted by the user

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The proposed weights represent the predicted **portfolio** asset allocation should the

user accept all of the proposed trades

The **portfolio** 's total value is the sum of the values of each holding, including cash. When making the risk calculations, the system uses the active **portfolio** weights (**portfolio** minus benchmark weight) rather than 'ust the **portfolio** weights.

Compute Sector Weights and - **Portfolio** Factor Loadings

The sector weights represent the sum of the active **portfolio** positions in a given

sector. Thus, the system can sum the weights:

I-COM (2 0)

CoIr = I (0) Y r

YEY,Uyr"

The **portfolio** loading on a particular factor is the sum of the products of its active weight...

...factor value for each stock.

Compute Residual Risk

The contribution of residual risk to the **portfolio** 's total variance is the sum of each stock's weight squared times its residual variance.

Compute Sector Risk

The contribution of sector risk to the **portfolio** 's total variance sector rank is the product of the sector weights and the sector covariances...

...r2 rl r2

```

r, r R
Compute Factor Risk
The factor risk contribution to the portfolio 's total variancefactor
rank the product of the portfolio loadings and the factor covariances.
It is computed as: FactorRisk(y)
FactorRank(y) YWcOP (2 0)
... where
40
j2R is the factor covariance matrix
Cop is a vector of portfolio average values for the factors
@p CO I6PIEY Yco'Y.PIBY ... I co'y -Yeildy...

..J'Y If nFf2
FactorRank 2'Y A (2 1)
fjrF yE=Y f2EF
The portfolio variance is the sum of the residual, sector and factor
variances. Compute Portfolio Specific Marginal Risk Calculations For
Each Security in the Universe, Whether Held or Not Held. For each
security add a 0. I% weighting to the portfolio and calculate the
corresponding ...divided by the change in weight. Each calculation below
should be done using the active portfolio weights. The system performs
these calculations by calculating revised contributions to residual,
sector and factor...

..P/B, capitalization, Beta, and yield, to obtain the factor exposures for
the benchmark. A customized benchmark can be created by selecting
individual stocks comprising the benchmark rather than relying on a
standard benchmark such as the S&P 2o 500.
Performing Portfolio Risk Calculations
FIG. 5 illustrates the flow of data through the dynamic calculations. The
system...

..requests require an up-to-date list of combined rankings for each
holding in the portfolio . The system handles this request by computing
step 1, i.e., steps I a and...

...intermediate values indicated by the labels on each arrow between boxes.
For example, assume a portfolio manager changes his model portfolio .
He first logs into the system and examines the portfolio combined risk
entries. This process requires all of the steps 1 Next, the portfolio
manager modifies the model table in the database represented above by the
disk symbol labeled...

...would not need to run step one, because there is no data dependency
between the portfolio benchmark and step I - no arrow between them in
the diagram. The system can further...

...to compute sector weights for only those sectors with new model weights.
Obtaining and Storing Portfolio Data
Obtaining Portfolio Data from Plan Sponsors
One embodiment of the system displays only up to date information i.e.
executed trades), the portfolio manager updates system information each
day to confirm the state of the portfolio as the system displays it to
the customer. A dataflow of information sent to the...

...day updates from the plan sponsor 264. The components that translate and
validate the incoming portfolio updates can be composed of COM+ objects
in order to allow the system to quickly...

...a whole. There are two ways that the plan sponsor 264 indicates changes
in the portfolio : 1) by sending "deltas" - change transactions - or 2)
by retransmitting the entire portfolio . The system typically creates
new portfolios using the second mechanism, but some plan sponsors can
opt to send only changes to their portfolios once the system has
created a particular portfolio . The system obtains periodic refreshes

```

Search Report from Ginger D. Roberts

of entire **portfolios** from the plan sponsor 264 in such cases. In one embodiment, the system allows for...

...In order to base recommendations on tax advantages and disadvantages, the system keeps track of **portfolio** positions in terms of tax-lots. The breakdown of a **portfolio** into tax-lots is shown in FIG. 7:
The system stores the original size of...

...lot table. If the system creates a separate field, then the system can use a **trigger** on the table of sales to decrement the current lot size each time a sale...

...for the benchmark data. Benchmarks are used to define a target structure to measure a **portfolio** (actual set of holdings) against. The benchmark will include target allotments for each "sector", a...

...table. The record is updated when the trade station actually makes the trade. The Trade **template** table is used to keep track of trades for a **portfolio**. It is used when an investment advisor wishes to make similar trades in a group of **portfolios** where he/she serves as advisor, and is provided to expedite the process. The **Portfolio** View of FIG. 8F includes a **Portfolios** table that tracks the information about a particular **portfolio**. It is the "header" record for the **portfolio** with the detail being

45

stored in the Lots table. The **PortfolioUserXref** table keeps track of which **portfolios** belong to which user (user type Customer), which users are custodians for a particular **portfolio**, and which users are advisors for a particular **portfolio**. The Lots table keeps track of every "lot" associated with a **portfolio**. Holdings are stored by lot so as to facilitate determination of which shares of a...holdings" recordset when necessary. The Alerts table is used to store alerts for a particular **portfolio**. An alert is set when there is a news item, or when a stocks price...

...FIG. 8G includes a BuySellRestrictions table storing information about trades to be restricted within a **portfolio**. For instance, the same symbol may not be traded twice within a 1 month period...

...invention saves some of the dynamic data described above throughout the session as well. The **portfolio** weights and residual risk only change when a stock position changes. The sector weights and...

...compute the original values when the session starts and stores the values as the original **portfolio** in a table extension of the position view. When a user proposes trades, the system can read the positions and sectors that don't change from this original **portfolio**. This same strategy works if the system stores the accepted **portfolio** and reuses these values when proposing new trades.

30 The following are examples of dynamic...

...to the operation of one embodiment of the system. This embodiment of the system is **tailored** for a user, e.g., a financial planner, that manages a number of accounts. For...

...obvious to those of skill in the art, another embodiment of the system can be **tailored** for another type of user, e.g., an individual investor. A user can access the...

...goals/settings 222. From trade stations (single account) 180(b) a user can access trade **templates** 204. From trade **templates** 204 a user can access **rebalancing** wizard 202 and account search 186. From account search 186 a user can access **rebalancing** wizard 202. From my profile a user can access trade **templates** 204, account views 206, and class

definitions 208. FIG. 18 shows an alternative embodiment of the system map. This embodiment does not include the **rebalancing** wizard of FIG. 9. As will be obvious to one of skill in the art...one embodiment of account detail 198. Account detail 198 includes general information 250, holdings 254, **portfolio** recommendations 252, analysis 256, and trade station 258 displays. The general information display identifies general...

...account. The holdings 254 display provides information about the current holdings in the account's **portfolio** by sector. This embodiment of the holdings 254 display can display holdings in either table...

...the demographic information. The night side 251 shows client risk information encapsulated by a Benchmark **Portfolio**, the value of the client **portfolio**, the tracking difference between the Benchmark **Portfolio** and the actual **portfolio**, the **portfolio**'s value at risk and the aggregate ranking of the securities in the **portfolio**. Screen segment **Portfolio** Recommendations 252 presents stock recommendations from the subscribed source(s). The recommendations are consistent with...

...updated frequently; in the "Single Account Screen". The recommendations apply specifically to the client **portfolio** being presented. For example, sales are only recommended on securities held by the **portfolio**. Purchases are recommended on the top picks from the subscribed stock recommendation source. Screen segment Holdings 254 presents the visual embodiment of the **portfolio** risk measures as they relate to the client **portfolio** on display. The underlying system provides an average risk ranking for stocks in the **portfolio** as well as a traditional measure of risk, the standard deviation of return over a...

...portrayed graphically in screen segment A3 in an understandable way with the system instantiated in **portfolio** **Rebalance** Mode by default. **Rebalance** Mode can best be described as a "continual improvement" mode in which the **portfolio** is able to present the best opportunities available given its stock recommendation subscription(s), its securities valuations, and tracking to its Benchmark. Each securities individual concentration in the **portfolio** is visualized in a histogram scaled by the value it represents in the **portfolio**. The securities are ranked in descending order by their average risk ranking within their sector...

...sector's Benchmark exposure. The sector's Benchmark exposure is the percentage of the total **portfolio** indicated by the arrow. FUND I shows that the client **portfolio** also has exposure to the Healthcare sector from owning a mutual fund.

49

The example...

...transaction, which following the example, would mean that if the entire position was sold, the **portfolio** would then be under-exposed to the Healthcare sector in relation to its Benchmark. Therefore...

...Trade Station, screen segment 258 to await execution. Screen segment Analysis 256 allows the client **portfolio** to compare its average ranking to a **portfolio** after trades or to a benchmark **portfolio** (such as the S&P 500). By selecting and deselecting alternatives and suggestions and then by refreshing the Analysis, the client **portfolio** is subjected to as many "what if scenarios" prior to trade execution as the user...

...and transmitted to the broker(s) who hold the securities on behalf of the client **portfolio**. A user can capture their own view of subsequent stock performance by supplying a ranking...

...and share sizes can also be altered from the Trade Station 258 which

causes the **portfolio** 's Benchmark tracking, value at risk and aggregate stock ranking numbers to change. Once the execute button is selected, the trade list is transmitted to the broker(s) and the **portfolio** is locked until the transactions are released or executed by the broker. Screen segment Raise...

...Holdings 254 involves specifying an amount of cash for the system to raise by selling **portfolio** holdings. A Raise Cash instruction to the system produces a set of **tailored** sell recommendations to raise the indicated amount of cash, including transactions that can mitigate capital gains taxes.

50

Similarly, an amount of cash can be entered on behalf of the **portfolio** to spend buying securities. Such a Spend Cash instruction to the system produces a list of suggestions by combining information from analyzing the risk of the **portfolio** and from analyzing the Security Analyst ratings of securities both held by the **portfolio** and not held by the **portfolio**. Buy recommendations typically spread **portfolio** risk over several Benchmark Categories such as Industry/Sector and will be so graphically portrayed...

...trade. In addition, trade execution results 224 allows a user to name and save trade **templates**. FIG. 15 shows one embodiment of trade **templates** 204. Trade **templates** 204 lists information about trade **templates** including name and date created. Trade **templates** 204 also allows a user to start the **rebalancing** wizard for all account with a benchmark equal to a benchmark that the user can...

...one embodiment of trade station (multi-account) 180(a). Trade station 180(a) includes a **rebalance** accounts display that provides information about various accounts including name, value, benchmark, current risk and ...

...stock rating. Based on this information,, a user can select one or more accounts for **rebalancing**. The **rebalance** accounts also allows a user to select a trading **template** to apply to the selected account(s). FIGS. 17A- I 7C show various implementations of...

...System 300 can include a display 308 for displaying information such as advice regarding the **portfolio** management to a user. The system can include an input devices such as a cursor...

...the decisions can include tax implications, the impact of the decisions on the user's **portfolio** 's risk/reward balance, and the impact of the decisions on the user's stock...a database operably coupled to the server computer, the database identifying a plurality of securities **portfolios** and maintaining **portfolio** information associated with the security **portfolios** ; the investment advice service including a user interface comprising controls whereby a client can access **portfolio** information concerning a securities **portfolio** identified by the database, the investment advice service being available via a computer network to assist a client in managing a securities **portfolio** identified by the database, the investment advice service including a trade advisor component hosted by the server computer and operatively coupled to the database to receive **portfolio** information for a securities **portfolio** of the client, the trade advisor component including an asset allocator component operable to compare the **portfolio** information received by the trade advisor component with a benchmark, the trade advisor component proposing...

...client at least in part based on the comparison by the asset allocator of the **portfolio** information with the benchmark. 2o 2. The system of

claim 1, wherein the investment advice...

20/5,K/2 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00784185 **Image available**

A SYSTEM AND METHOD FOR STREAM-BASED COMMUNICATION IN A COMMUNICATION
SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION FOURNISSANT UN SYSTEME DE
COMMUNICATION EN CONTINU DANS UN ENVIRONNEMENT DE CONFIGURATIONS DE
SERVICES DE COMMUNICATION

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200117195 A2-A3 20010308 (WO 0117195)

Application: WO 2000US24125 20000831 (PCT/WO US0024125)

Priority Application: US 99386717 19990831

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DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: H04L-029/06

International Patent Class: G06F-017/22; H04L-029/12

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 150532

English Abstract

A system, method, and article of manufacture are disclosed for providing a stream-based communication system. A shared format is defined on interface code for a sending system and a receiving system. A message to be sent from the sending system to the receiving system is translated based on the shared format. Once translated, the message is then sent from the sending system and received by the receiving system. Once the message is received by the receiving system, the message is then translated based on the shared format.

French Abstract

L'invention concerne un systeme, un procede et un article de production fournissant un systeme de communication en continu. Un format partage est defini selon un code d'interface pour un systeme emetteur et un systeme recepteur. Un message devant etre envoye par le systeme emetteur est traduit sur la base du format partage. Une fois traduit, le message est envoye du systeme emetteur et reçu par le systeme recepteur. Le message reçu par le systeme recepteur est ensuite traduit sur la base du format partage.

Search Report from Ginger D. Roberts

Legal Status (Type, Date, Text)

Publication 20010308 A2 Without international search report and to be
republished upon receipt of that report.
Examination 20010907 Request for preliminary examination prior to end of
19th month from priority date
Search Rpt 20011115 Late publication of international search report
Republication 20011115 A3 With international search report.

Fulltext Availability:

Detailed Description

Detailed Description

... user types, and a design pattern for composite relationships between
objects.

A framework is a **template** for the implementation of a particular
function (similar to a shell program). It usually embodies...

20/5,K/3 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00733718 **Image available**

BUSINESS OPTIMISATION

OPTIMISATION COMMERCIALE

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200046705 A1 20000810 (WO 0046705)

Application: WO 2000GB297 20000201 (PCT/WO GB0000297)

Priority Application: GB 992310 19990202

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 21220

English Abstract

The present invention relates to a method of designing or optimizing a
business. The method involves defining the business as a number of
business process objects using object orientated design techniques. Each
business process object is designed to provide one or more services in

response to an event. This allows the interactions between the business process objects which are required for the business to operate to be modeled. Each business process object and interaction can then be examined in more detail using object orientated techniques.

French Abstract

Cette invention concerne un procede de conception ou d'optimisation commerciale. Le procede implique la definition du commerce comme un nombre d'objets de processus commercial en utilisant des techniques de conception orientee objets. Chaque objet de processus commercial est concu de facon a fournir un ou plusieurs services en reponse a un evenement. Cela permet la modelisation des interactions entre les objets de processus commercial necessaires au fonctionnement du commerce. Chaque objet de processus commercial et chaque interaction peuvent ensuite etre etudies plus en detail grace a des techniques orientees objets.

Legal Status (Type, Date, Text)

Publication 20000810 A1 With international search report.

Examination 20001026 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:

Claims

Claim

... at least some of the service implementations are implemented using Enterprise Java Beans.

SUBSTMJTE SHEET (RULE 26)

/33

FigAm

Branch

Fi gmBm

My Loan Application

approve

FigmCm

Account

Stationery

....@su ppi ier

Account FigmDw

Mortgage Account

SUBSTITUTE SHEET (RULE 26)

/33

Figs 1 a

Object Hierarchy

and Behaviour

Modelling

I.RS Object

Object Interaction...

...and

LRS Service Implementation

Implementation

Ptech Distributed

Class Models

Fig.2A.

Customer

inform

SUBSTMJTE SHEET (RULE 26)

/33

Fig.2B.

Customer

Figm2CO

Mortgage

Search Report from Ginger D. Roberts

Account Customer
inform
Figm2D.
Customer
s-display-details-of
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SUBSTRUTE SHEET (RULE 26)
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Fig.4A.
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Search Report from Ginger D. Roberts

OPEN ISUSPEK RE-OPEN I
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SUBSTMJTE SHEET (**RULE** 26)
Fig.4D. Business People GUI
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valuation and Credil
Fig analysis (Adm
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F; deadline **restructure**
CD expired
ID
Amending(**Restructuring**)
Manually adjust
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A confirmation is generated for all events that result in...

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confirmed **restructure**
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Fig. 1 0 (Cont).
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IFU
price/rate...usage usage risk
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risk
provide group guidelines on policies foi
```

Fig.21 A (Cont). Fig.21 B.
Risk...

20/5,K/4 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00443927

A COMMUNICATION SYSTEM ARCHITECTURE
ARCHITECTURE D'UN SYSTEME DE COMMUNICATION

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SCHRAGE Bruce,
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SCHRAGE Bruce,
BAXTER Craig A,
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KNOSTMAN Chuck,
CHEN Bing,
VANDERSLUIS Kristan,
JUN Fang DI,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9834391 A2 19980806
Application: WO 98US1868 19980203 (PCT/WO US9801868)
Priority Application: US 97794555 19970203; US 97794114 19970203; US
97794689 19970203; US 97807130 19970210; US 97798208 19970210; US
97795270 19970210; US 97797964 19970210; US 97800243 19970210; US
97798350 19970210; US 97797445 19970210; US 97797360 19970210

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US
UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE
CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML
MR NE SN TD TG

Main International Patent Class: H04M-007/00

International Patent Class: H04M-003/48; H04L-012/64; H04L-029/06

Publication Language: English

Fulltext Availability:

Detailed Description
Claims

Fulltext Word Count: 156226

English Abstract

A system and method for routing telephone calls, data and other multimedia information through a hybrid network which may include transfer of information across the internet. Profile information is utilized by the system throughout the media experience for routing,

billing, monitoring, reporting and other media control functions. The system can include prioritized routing. The system can also facilitate callback sessions and present a display to a caller via a web page that includes status information pertaining to the callback session. Calls and callbacks can also be routed over the hybrid network. Through use of the system, users can manage more aspects of a network than previously possible, and may control network activities from a central site.

French Abstract

La presente invention a trait a un procede et a un systeme destines a acheminer des appels telephoniques, des donnees et d'autres informations multimedia a travers un reseau hybride qui peut inclure le transfert d'informations par Internet. Les informations de profil sont utilisees par le systeme pendant toute la vie du support, notamment pour l'acheminement, la facturation, la surveillance, la transmission des donnees ainsi que pour d'autres fonctions de commande du support. Le systeme peut comprendre l'acheminement a priorite et peut egalement faciliter les sessions de rappels et presenter un affichage pour l'abonne demandeur via une page web qui renferme des informations d'etat en rapport avec la session de rappel. Les appels et les rappels peuvent egalement etre achemines a travers le reseau hybride. En employant ce systeme, les utilisateurs peuvent gerer beaucoup plus d'aspects relatifs au reseau qu'il n'etait possible auparavant, et peuvent aussi controler les activites du reseau depuis un site central.

Fulltext Availability:

Detailed Description

Detailed Description

... defined period of time, such as for persistence and rate algorithms. A delay timer is **set** for this **condition** and processing of new SNMS events continues.
When the time elapses, SNMS treats the time...

20/5,K/5 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00339391 **Image available**

SYSTEM AND METHOD FOR RISK TRANSFER AND DIVERSIFICATION THROUGH THE USE OF ASSURANCE ACCOUNTS

SYSTEME ET PROCEDE DE TRANSFERT ET DE DIVERSIFICATION DE RISQUE A L'AIDE DE COMPTES D'ASSURANCE

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Inventor(s):

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BARCLAY Alasdair G,
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Patent and Priority Information (Country, Number, Date):

Patent: WO 9621903 A1 19960718
Application: WO 96US51 19960111 (PCT/WO US9600051)
Priority Application: US 9560 19950109

Designated States: AL AM AU AZ BB BG BR BY CA CN CZ EE FI GE HU IS JP KG KP
KR KZ LK LR LS LT LV MD MG MK MN MX NO NZ PL RO RU SG SI SK TJ TM TR TT
UA UZ VN KE LS MW SD SZ UG AZ BY KZ RU TJ TM AT BE CH DE DK ES FR GB GR
IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Main International Patent Class: G06F-017/60

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 19816

English Abstract

A system and method of accepting risk (14) through contractual obligations, then transferring all or a portion of the risk to investors which includes a means of absolute assurance of timely payment to contractholders, and segregation of the interests of particular investors to specifically identified risks in a risk to capital matching system. Segregated reserves are used to tailor particular products for specific needs and, in particular, the need of transferring difficult to place risks. Agreements are created which promise payments, based on loss from risks including investment risk such as unexpected stock dividend changes; variations in returns on marketable debt obligations and currency fluctuations (13). The entity provides a unique service of guaranteeing payments for losses and investment performance payments by setting aside reserves fully adequate to meet the maximum of each and every obligation (14).

French Abstract

La presente invention concerne un systeme et un procede d'acceptation de risque (14) par des obligations contractuelles, et de transfert ulterieur de tout ou partie du risque a des investisseurs. Le systeme comporte un moyen d'assurance absolue du paiement ponctuel aux parties contractantes et d'affectation exclusive des interets d'investisseurs determines a des risques identifies de maniere specifique, dans un systeme de correspondance entre risque et capital. Des reserves distinctes sont utilisees pour realiser sur mesure des produits particuliers destines a des besoins specifiques et, en particulier, la necessite de transferer des risques difficiles a placer. Des accords sont crees, qui promettent des paiements, bases sur les pertes dues a des risques, dont les risques d'investissement tels que les variations imprevisibles des dividendes en actions, les variations de rendement sur les titres de creance de placement et les fluctuations des cours des devises (13). L'ensemble donne un service unique de garantie des paiements pour pertes et des paiements d'execution d'investissements, grace a la constitution de reserves entierement appropriees pour faire face au maximum de tout titre (14).

Fulltext Availability:

Claims

Claim

... invention provides a
system heretofore unknown for matching of unique risks with
- 11

SUBSTITUTE SHEET (RULE 26)

capital willing to assume such risks based on a premium and
other incentives.

Each...

...other

participants;

iv) transfer assets collectively or
individually allocated to such reserves

- 12

SUBSTITUTE SHEET (RULE 26)

to the custody of government approved
fiduciary parties for safekeeping;

v) segregate assets allocated...claims and other amounts to be
paid out under contract, providing a

- 13

SUBSTITUTE SHEET (RULE 261
corresponding payout from reserved
assets;
ix) prohibit the insurer-entity from issuing
a contract...

...the total
maximum liability or policy limit of the
contract on a timely basis,
X) **reallocate** assets from one reserve to
another or to general assets, subject to
agreements entered into...

...liquidation, bankruptcy, or winding-up of
the insurer-entity, and further prohibit
- 14
SUBSTITUTE SHEET (RULE 26)
a liquidator from changing the terms of
any contract or agreement or segregated
assets...restrict the investment quality and type
of securities to which reserved assets
- 15
SUBSTITUTE SHEET (RULE 26)
subject to a security interest may be
invested;
iv) provide claims and other payments...

...people nor
does it impose the rigid contract limitations of an exchange- 16
SUBSTITUTE SHEET (RULE 26)
based structure, Risks accepted by the insurer-entity could
include credit and liquidity risks...3S insureds; and keep abreast of new
products as they become
available. - 17
SUBSTITUTE SHEET (RULE 26)
A data processing means of electronically
communicating, inputting and retrieving information regarding
a proposed...

...objective factors and other
information necessary to determine the amount of capital
- 18
SUBSTITUTE SHEET (RULE 26)
matching support required to accept the proposed risk and the
minimum premium level which would justify its acceptance, It
also analyzes the underwriter's current **portfolio** of business
and capital matching capacity.(5)
The underwriter may then respond via electronic
means...

...recommend the acceptance of the risk and at what price,(6)
Since various underwriters may **tailor** their programs
differently, more particularly the diversification profile of
10 risks they assume, their cost...

...10) This process is further
described hereafter in the risk diversification subsystem. - 19
SUBSTITUTE SHEET (RULE 26)
Once final terms are approved by the underwriting
committee, which includes internally identifying and...

...approval code for the
IS particular risk in the data processing system, which

commences an **automated** policy/contract issuance procedure.(13)

As a result of having inputted the original quote request...the form of policy reserves, capital reserves, and administrative reserves. Monies held
- 20

SUBSTITUTE SHEET (**RULE** 1
'1

by custodians are allocated across these reserves, being tracked electronically by the data...

...terms

to match risk transfer to capital on a contract-by-contract
- 21

SUBSTITUTE SHEET (**RULE** 26)
basis, System information generally includes (1) lists of specialists representing risk transferors i.e...are risks which may be unique or of limited number. The insurer- 22
SUBSTITUTE SHEET (**RULE** 26)
entity must then diversify that risk by transferring it to investors or through other...

...assume, can rely on underwriters or investment managers' underwriting allocation performance to 20 diversify their **portfolios** , or select their own diversification profile.
Diversification through asset allocation may be employed by an...

...be used in a program, which assumes numerous risks of similar type.(2) Unlike the **mutual fund** , the investor has more flexibility in that he may request an **investment** manager allocate **funds** to more than one 30 underwriter,(3) diversify the investment across numerous risks, use more...be unique or standardized,
Investors with different risk tolerance levels can accept
- 23

SUBSTITUTE SHEET (**RULE** 26)
different layers of risk represented within a single contract. The mechanism fully employs matching...

...difference primarily being certain voting rights attached to the common shares, although
- 24

SUBSTITUTE SHEET (**RULE** 26)
a variety of combinations is also possible. The results of operations transferred to General...for whose risks such funds could be supportive; the terms under which funds could be **reallocated** to other reserve accounts, for allocations representing professional fees, administrative 30 fees, returns of collateral...

...of any funds allocated to a reserve account, except for payment of
- 25

SUBSTITUTE SHEET (**RULE** 26)
claims or contractually obligated payments, until a reduction of liability is properly certified, Reserved...

...of capital raising instruments. The risk diversification system of this invention contemplates the issuance of **adjustable** rate debt

or annuities directly allocated within the insurer-entity's
30 Reserved Assets substructure...

...set aside to
pay its fixed obligations under such instruments or is
- 26
SUBSTITUTE SHEET (RULE 26)
capable of converting such instruments to an interest ...provides the
ultimate in
equity flexibility through the issuance of preference shares
- 27
SUBSTITUTE SHEET (RULE 26)
tied to business conducted through the Reserved Assets
substructure. These preference shares permit investors to
design the terms of their **investment**, **Funds** generated from
the sale of a particular preference share series to one or
s more investors are allocated to an **investment** reserve **account**
then may be transfer allocated to an underwriting reserve
account, then used to support a...

...They may be used by one
underwriter or allocated to numerous underwriters. Funds
allocated to **investment** reserve **accounts** may be managed by
one investment manager or spread among a number of investment
managers. These investment managers are responsible for
is overseeing the **investment** of **funds** in permitted financial
instruments as well as allocating same to underwriters for
risk acceptance purposes...investment manager, In the
two latter instances, these assets would generally be
- 39
SUBSTITUTE SHEET (RULE 26)
segregated to a specific custodian, Actual investment
results or notional compounding rates could be used to
reallocate a portion of amounts in investment reserves back
to capital and debt reserves.
Administrative Reserves...

...Funds from
IS transactional capital participants are initially allocated to
capital and debt reserves, then **reallocated** to investment
reserves, Premiums received for accepting risk are generally
transferred to risk acceptance reserves...

...reserve is not sufficient to pay the maximum
liability of the risk assumed, a transfer **reallocation** is
made from an investment reserve to a risk acceptance reserve
to fully support the reduce amounts allocated to said reserve,
being transfer **reallocated** an investment reserve and possibly
a portion to other reserves or the General Assets of the
30 insurer-entity, Characteristics of these reserves are
tailored to meet the needs of a particular transaction or
program. The above described use of reserves is descriptive
in nature, The system permits maximum flexibility in the
allocation and **reallocation** of assets between reserves.
Amounts allocated to these reserves may be
accounted for on a...

...at
prescribed rates, or on a mark-to-market basis indexed to
- 40
SUBSTITUTE SHEET (RULE 26)
specific types of securities. Although specific securities
may be identified to a specific reserve...

...value
of assets held by these custodians, but also the future
revenues generated by the **portfolio** .
The reserve management subsystem provides a means
of determining the insurer-entity's obligations to...

...monitors changes in interest
rates which could increase or decrease underwriting capacity,
- 41
SUBSTITUTE SHEET (**RULE** 26)
as well as provide opportunities to trade assets thereby
profiting from market movements.
Another...

...in
asset quality surveillance and report degradation of assets
S within the insurer-entity's **portfolio** . The surveillance
function will focus on investment **portfolio** mix to monitor
diversification of AAA government issuers, debt obligation
types, and to assure that at all times, the insurer-entity's
investment **portfolio** is capable of supporting the payment of
a total loss on the aggregate to the in assets within the Reserved Assets
portfolio must be
subject of various certifications and procedures which permit
the reserve management subsystem to...

...the present method and system, alternative
means may be used including telephone networks, facsimile
machines, **automatic** typewriters, and other known office
equipment and means for recording and storing information,
for displaying...

...transfer of
risks are made known. Capital is secured by solicitation or
- 42
SUBSTITUTE SHEET (**RULE** 26)
other means of attracting capital either through the system
or by other means, Funds...

...be within the scope
of the present invention and the appended claims. - 43
SUBSTITUTE SHEET (**RULE** 26)
CLAIMS:
A method of facilitating through an entity, parties
transferring risk, capital providers and...

20/5,K/6 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00262468 **Image available**
METHODS AND TOOLS FOR COMPUTERIZED SUPPORT OF A MARKET ECONOMY
PROCEDE ET OUTILS POUR SUPPORT INFORMATISE D'UNE ECONOMIE DE MARCHÉ
Patent Applicant/Assignee:
MASSACHUSETTS INSTITUTE OF TECHNOLOGY,
HARTNETT William J,
Inventor(s):
HARTNETT William J,
Patent and Priority Information (Country, Number, Date):
Patent: WO 9410637 A1 19940511
Application: WO 93US10557 19931101 (PCT/WO US9310557)

Search Report from Ginger D. Roberts

Priority Application: GB 9222884 19921030
Designated States: AT AU BB BG BR BY CA CH CZ DE DK ES FI GB HU JP KP KR KZ
LK LU MG MN MW NL NO NZ PL PT RO RU SD SE SK UA US UZ VN AT BE CH DE DK
ES FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD
TG
Main International Patent Class: G06F-015/21
International Patent Class: G06F-15:40
Publication Language: English
Fulltext Availability:
 Detailed Description
 Claims
Fulltext Word Count: 48822

English Abstract

Computerized methods and tools for developing and implementing economic policies are provided. The methods and tools may include the use of an adaptive knowledge base for assisting in the formulation of policies and the use of a computerized financial market trading system for the implementation of those policies. The tools are suitable for implementation using a wide range of computer hardware, including personal computers (PCs) and mainframe computers. The methods and tools do not rely on advanced communication or financial market trading infrastructure. These tools will operate in a broad range of applications in both developing and developed economies. The method further includes the principal steps of preparing a privatization business plan (101), reviewing said plan by a Privatization Board (103), executing the plan (105), restructuring the enterprise in accordance to the plan (107), submitting an application for certification of demonopolization to the Privatization Board (109), and receiving an effective demonopolization date from the Privatization Board (111).

French Abstract

L'invention se rapporte a des procedes et a des outils informatises concus pour developper et mettre en oeuvre des politiques economiques. Les procedes et les outils peuvent inclure l'utilisation d'une base de connaissances adaptee afin d'aider a l'elaboration de ces politiques ainsi que l'utilisation d'un systeme informatise de negociations de marches financiers pour la mise en oeuvre de ces types de politiques. Les outils sont appropries pour la mise en application a l'aide d'une large gamme de materiel informatique, y compris les ordinateurs personnels (PC) et les gros ordinateurs. Ces procedes et outils ne reposent pas sur une infrastructure de techniques de communications avancees ou de negociations de marches financiers. Ces outils sont efficaces dans une large gamme d'applications d'economies en voie de developpement et d'economies developpees. Le procede consiste en outre a preparer un plan de travail de privatisation (101), a revoir ce plan a l'aide d'un tableau de Privatisation (103), a executer le plan (105), a restructurer l'entreprise d'apres le plan (107), a soumettre une application de certification de demonopolisation selon le Tableau de Privatisation (109), et a recevoir une date de demonopolisation efficace a partir du Tableau de Privatisation (111).

Fulltext Availability:
 Claims

Claim

... delegations of investment authority; 2. establish asset prices; 3. execute orders as appropriate; 4. update **portfolio** valuations; and 5. generate the Disposition File for transmittal to custodial financial institutions.

Note:

The...if attempted cumulative transfers exceed 1. Note that after the first investment cycle, if a **portfolio** owner had acquired additional

Search Report from Ginger D. Roberts

SMUs, the warning may prove to be a false alarm. Conversely...Order File (DORF) and forcing the inclusion of all price-contingent transfers away of SMUs. **Trigger** reporting if cumulative transfer away of SMUs exceeds 1.

DELCOMP (Delegatee Compensation)

DELCOMP calculates the...

...post to random-access

DORF non-proprietary transactions of types: ACQUIRE, CANCEL, FILTER, MENT, PERCENTAGE, **REINVEST** and WHEN.

Reserve room at the end of the posted transaction block for a PERCENTAGE

...means

of module EGEN must insert the new spin-offs as SMU enterprises. If the **restructuring** is material to the original enterprise, any "surviving core" should -also be treated as a...

...of.

Selection probability = $I - (1 - W)$;

where S is the number of shares in the **portfolio**, and p is the selection probability

for a single share as follows:

P POO

(small...distribution as follows:

N

dx

This method of calculating selection probability of a small shareholder **portfolio** will yield approximately N small shareholder names (with a 50/50 probability of yielding either...

...of shares to a mailing list (partitioned into large and small shareholders), or else the **automatic** generation of a properly addressed set of all the voting decisions to be put to...

?

?t8/4/all

8/4/1 (Item 1 from file: 350)
 DIALOG(R) File 350:Derwent WPIX
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IM- *Image available*
 AA- 2002-256572/200230|
 DX- <RELATED> 2002-066614; 2002-226691; 2002-256573; 2002-256574;
 2002-256575|
 XR- <XRPX> N02-198565|
 TI- **Automated** generation of sound sequences or generative music systems
 used in mobile telephones, includes generative audio engine, which is
 controlled or influenced by messages received from controlling items|
 PA- SSEYO LTD (SSEY-N)|
 AU- <INVENTORS> COLE J T; COLE M P|
 NC- 095|
 NP- 002|
 PN- WO 200186625 A2 20011115 WO 2001GB1971 A 20010504 200230 B|
 PN- AU 200158529 A 20011120 AU 200158529 A 20010504 200230|
 AN- <LOCAL> WO 2001GB1971 A 20010504; AU 200158529 A 20010504|
 AN- <PR> GB 200030834 A 20001218; GB 200010967 A 20000505; GB 200010969 A
 20000505; GB 200011178 A 20000509; GB 200022164 A 20000911|
 FD- WO 200186625 A2 G10H-000/00
 <DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR
 CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
 KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
 SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
 <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
 LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
 FD- AU 200158529 A G10H-000/00 Based on patent WO 200186625|
 LA- WO 200186625(E<PG> 45)|
 DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ
 DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
 LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
 SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW|
 DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
 IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZW|
 AB- <PN> WO 200186625 A2|
 AB- <NV> NOVELTY - Generative sound system has a generative audio engine
 which is controlled or influenced by messages received from individual
 articles or units (71).|
 AB- <BASIC> DETAILED DESCRIPTION - The articles may in a variety of
 embodiments include collectable cards (86), building blocks (102),
 articles of furniture, ornaments and soon (128,130,132), portable
 electronic devices such as mobile phones (60), and toys, models or
 figures (142). The individual articles or units may exchange messages
 with each other and/or with a base unit.

USE - For generative music systems used in mobile telephones,
 electronic toys, and other electronic devices.

ADVANTAGE - Short data messages may be used to transfer control
 information between devices for an audio or music rendering system,
 generative or otherwise. The control information may be in the form of
 MIDI instructions or in a form which can operate or control a
 generative music system. This allows very small messages with low
 bandwidth requirement to facilitate rich and complex audio-musical
 behavior of these devices. More specifically, the messages may **trigger**
 sound effects or musical/audio sequences, potentially integrating them
 within an audio output that is continuously being generated by the
 generative music system, or even within the context of the audio
 interpretation of the system. The triggering may be related to such
 events as changes in value of a stock **portfolio**, incoming news
 events, weather announcements, networked musical performances.

Search Report from Ginger D. Roberts

DESCRIPTION OF DRAWING(S) - The diagram shows an embodiment consisting of a number of toys or figures making up an orchestra.

Models or figures (142)

Master device (148)

pp; 45 DwgNo 14/14|

DE- <TITLE TERMS> **AUTOMATIC** ; GENERATE; SOUND; SEQUENCE; GENERATE; MUSIC; SYSTEM; MOBILE; TELEPHONE; GENERATE; AUDIO; ENGINE; CONTROL; INFLUENCE; MESSAGE; RECEIVE; CONTROL; ITEM|

DC- P86; W01; W04|

IC- <MAIN> G10H-000/00|

MC- <EPI> W01-C01F; W04-U06|

FS- EPI; EngPI||

8/4/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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IM- *Image available*

AA- 2001-581104/200165|

XR- <XRPX> N01-432872|

TI- Universal **automated** order processing system for customer-merchant product purchase transaction, has customer telephone interface communicating with customer database and merchant database in processing customer order|

PA- WORLD THEATRE INC (WORLD-N)|

AU- <INVENTORS> BALLOU B L; HEBRANK J H; HUNTER C E; SPARKS K C; SUMMER R D ; SYKES O B|

NC- 093|

NP- 002|

PN- WO 200144888 A2 20010621 WO 2000US33841 A 20001215 200165 B|

PN- AU 200120978 A 20010625 AU 200120978 A 20001215 200165|

AN- <LOCAL> WO 2000US33841 A 20001215; AU 200120978 A 20001215|

AN- <PR> US 2000645086 A 20000824; US 99465729 A 19991217; US 2000564386 A 20000503; US 2000567716 A 20000510|

FD- WO 200144888 A2 G06F-000/00

<DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

FD- AU 200120978 A G06F-000/00 Based on patent WO 200144888|

LA- WO 200144888(E<PG> 6)|

DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW|

DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE; IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZW|

AB- <PN> WO 200144888 A2|

AB- <NV> NOVELTY - An order transaction model (50) matches customer order from customer telephone interface (40) with information stored in customer database (70). Based on the matching, a product order placement module (100) matches the order to associated merchants of product/merchant database (80), for which the customer is acknowledged to interface (40).|

AB- <BASIC> DETAILED DESCRIPTION - The merchant/product database includes information corresponding to an order number assigned to each product offered through the system by several merchants. The order number identifies an unique product and an associated merchant offers the product. The customer database include **customer** information **set** for every system **customer**. The information **set** includes customer

identification, customer address information and method of payment information. An INDEPENDENT CLAIM is also included for method of using order processing system.

USE - For customer-merchant product purchase transactions using e.g. telephone, interactive TV, internet, satellite paging, satellite cellular, personal digital assistant (PDL), radio, LAN, etc. Also for automated teller machine operation, votes registration, polling, taxi cab hailing, theme parks, ticket ordering, real time, last minute airline or hotel reservations, bidding, home shopping network, stock portfolio information, sports profile information, radio and television stations and charity drives.

ADVANTAGE - Customer can select the product from a vast number of merchants. System enables even small vendors to offer products without significant overhead. Access to the system is made quick and simple so that virtually any one will feel comfortable using the system. Telephones are utilized for product ordering which is affordable, thus remitting in large customers. Provides system for initiating and completing purchase transactions that facilitate product ordering by consumers.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of product ordering system using telephone interface.

Customer telephone interface (40)
Order transaction model (50)
Customer database (70)
Product-merchant database (80)
Product order placement module (100)
pp; 6 DwgNo 1/21|

DE- <TITLE TERMS> UNIVERSAL; **AUTOMATIC** ; ORDER; PROCESS; SYSTEM; CUSTOMER;
MERCHANT; PRODUCT; PURCHASE; TRANSACTION; CUSTOMER; TELEPHONE;
INTERFACE; COMMUNICATE; CUSTOMER; DATABASE; MERCHANT; DATABASE; PROCESS
; CUSTOMER; ORDER|
DC- T01; W01; W03|
IC- <MAIN> G06F-000/00|
MC- <EPI> T01-C03B; T01-H07C5E; T01-J05A1; T01-J05A2; T01-J05B3; T01-J05B4P
; T01-M06A1A; W01-A06B5A; W03-A|
FS- EPI||

8/4/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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IM- *Image available*

AA- 2001-432417/200146|

XR- <XRPX> N01-320477|

TI- Interactive computer implemented system for modifying financial investment program, has optimizer subsystem to analyze data in profiler service and financial advisor service to create proposed investment program|

PA- ELECTRONIC MARKET CENT INC (ELMA-N)|

AU- <INVENTORS> SALTZMAN B; SALTZMAN M J; VON KLEEK S A|

NC- 090|

NP- 002|

PN- WO 200122341 A1 20010329 WO 2000US40922 A 20000918 200146 B|

PN- AU 200112534 A 20010424 AU 200112534 A 20000918 200147|

AN- <LOCAL> WO 2000US40922 A 20000918; AU 200112534 A 20000918|

AN- <PR> US 99155483 P 19990923|

FD- WO 200122341 A1 G06F-017/60

<DS> (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK
LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL
TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS

Search Report from Ginger D. Roberts

LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

FD- AU 200112534 A G06F-017/60 Based on patent WO 200122341|

LA- WO 200122341(E<PG> 24)|

DS- <NATIONAL> AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM
EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG UZ VN YU ZA ZW|

DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TZ; UG; ZW|

AB- <PN> WO 200122341 A1|

AB- <NV> NOVELTY - Data input by customer are collected by a profiler service (22). An optimizer subsystem (26) analyzes the data in profiler service and financial advisor service (1), to create proposed investment program. The interaction is managed by a contract management service (30). Payments are received based on a devised financial program through funds transfer service (10).|

AB- <BASIC> DETAILED DESCRIPTION - A financial advisor service (1) comprises of electronic database containing data regarding the investment characteristics, parameters of professional investment manager, and several investment products. A customer communicates with investor or advisor using public and private networks through an electronic network and delivery service (2) which has appropriate display and data representation. A profiler service (22) comprises of electronic database and applications necessary for interacting and collecting data relative to investment objectives of customer. A proposed investment program is created by an optimizer subsystem (26) comprising data repositories containing application software for retrieving, analyzing and matching the data in profiler service and financial advisor service. A policy generator subsystem (28) and a policy management subsystem have applications, database repositories and **rules** necessary to generate investment policies and manage such policies in an **automated** fashion. Interaction, negotiation, **automated** tracking and retention of all investment policies are managed by a contract management service (30) which allows verifiable checking and non-repudiation of all interactions with system. Business **rules** and multifaceted set of generic translation technologies for translating from one to another using variety of transport mechanisms, are maintained by a translation subsystem (36). A record keeping system (38) comprises of applications, database, repositories, **rules** and electronic data feeds necessary to accurately track individual investments in a completely **automated** manner. A funds transfer service for the customer to initiate, implement, pay and receive payments from a devised financial program, along with the administrative functions necessary to ensure timely processing of such transactions, is provided. **Automatic** verification of proper purchase and allocation of securities to be included in the financial investment program selected by the customer, are implemented by a trading subsystem (34). Post investment knowledge of the status of the acquired investment program is provided by a performance subsystem (42). Integrity of the system is insured to prevent improper disclosure by a security subsystem (44). INDEPENDENT CLAIMS are also included for the following:

- (a) Financial investment program creation and modification method;
- (b) **Automated** system for financial transaction

USE - For creating, acquiring and monitoring **portfolios** of financial investments over a distributed computer network such as Internet.

ADVANTAGE - The customer obtains a cohesive, inclusive and multifaceted investment plan from a number of professional expert investment managers. The investor is allowed to monitor and update the chosen investment program in real-time.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of interactive computer implemented system.

Search Report from Ginger D. Roberts

Financial advisor service (1)
Delivery service (2)
Profiler service (22)
Optimizer subsystem (26)
Policy generator subsystem (28)
Contract management service (30)
Trading system (34)
Translation subsystem (36)
Record keeping system (38)
Performance subsystem (42)
Security subsystem (44)
pp; 24 DwgNo 1/1|
DE- <TITLE TERMS> INTERACT; COMPUTER; IMPLEMENT; SYSTEM; MODIFIED;
FINANCIAL; INVESTMENT; PROGRAM; SUBSYSTEM; DATA; PROFILE; SERVICE;
FINANCIAL; SERVICE; PROPOSED; INVESTMENT; PROGRAM|
DC- T01; T05|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-H07C5E; T01-J05A1; T01-J05A2; T01-J05B4P; T01-S03; T05-L02|
FS- EPI||

8/4/4 (Item 4 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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IM- *Image available*
AA- 2001-389529/200141|
XR- <XRPX> N01-286547|
TI- Computerized stock selection method applicable for investment
portfolio involves selecting corporate stocks based on accessed
database information meeting certain criteria by computer|
PA- NETFOLIO INC (NETF-N)|
AU- <INVENTORS> O'SHAUGHNESSY J P|
NC- 093|
NP- 002|
PN- WO 200107267 A1 20010201 WO 2000US20376 A 20000727 200141 B|
PN- AU 200063798 A 20010213 AU 200063798 A 20000727 200141|
AN- <LOCAL> WO 2000US20376 A 20000727; AU 200063798 A 20000727|
AN- <PR> US 99361654 A 19990727|
FD- WO 200107267 A1 B42D-015/00
<DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
FD- AU 200063798 A B42D-015/00 Based on patent WO 200107267|
LA- WO 200107267(E<PG> 66)|
DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW|
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TZ; UG; ZW|
AB- <PN> WO 200107267 A1|
AB- <NV> NOVELTY - A computer accesses a stock information from a database
(1-1). The corporate stocks for investment portfolio are selected
based on the accessed information meeting certain criteria. The records
identifying the stocks that meet the criteria in a descending order of
annual appreciation in a stock price, are sorted in a sorted list. The
list of number of stocks is made available from the top of the sorted
list.|
AB- <BASIC> DETAILED DESCRIPTION - The stocks for investment portfolio

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are chosen according to the predetermined criteria including the selecting stocks of the companies with the database records indicating a market capitalization in excess of predetermined amount of money, a price-to-sale ratio is lower than 1.5, an annual earning that is higher than the previous annual earning, the market capitalization that is higher than the market capitalization three months ago and the market capitalization that is higher than the market capitalization six months ago. INDEPENDENT CLAIMS are also included for the following:

- (a) a computer for stock selection;
- (b) and a computer-readable medium.

USE - Applicable for computerized selection of corporate stocks for investment **portfolio**.

ADVANTAGE - Enables **intelligent** selection of corporate stocks for investment **portfolio**, using and following predetermined criteria.

Enables **automated** decision making by using an objective- **rule - based** strategy and system for complexity of relevant investment information.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic flowchart for computerized selection of corporate stocks.

Database (1-1)

pp; 66 DwgNo 1/17|

DE- <TITLE TERMS> STOCK; SELECT; METHOD; APPLY; INVESTMENT; **PORTFOLIO** ;
SELECT; STOCK; BASED; ACCESS; DATABASE; INFORMATION; CRITERIA; COMPUTER

DC- P76; T01|

IC- <MAIN> B42D-015/00|

IC- <ADDITIONAL> G06F-017/60; G06G-007/52; H01J-001/00|

MC- <EPI> T01-E01A; T01-J05A2; T01-J05B4P; T01-S03|

FS- EPI; EngPI||

8/4/5 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*

AA- 2001-316263/200133|

XR- <XRPX> N01-227344|

TI- Content components laying out process for electronic publishing,
involves using on-screen **template** defining locations in which
selected content components are permitted to be populated in a
consistent manner|

PA- LAYOUT WIZARD INC (LAYO-N)|

AU- <INVENTORS> ANGELL M J; BROWN R H|

NC- 094|

NP- 002|

PN- WO 200129695 A2 20010426 WO 2000US28530 A 20001013 200133 B|

PN- AU 200110880 A 20010430 AU 200110880 A 20001013 200148|

AN- <LOCAL> WO 2000US28530 A 20001013; AU 200110880 A 20001013|

AN- <PR> US 99419360 A 19991015|

FD- WO 200129695 A2 G06F-017/24

<DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

FD- AU 200110880 A G06F-017/24 Based on patent WO 200129695|

LA- WO 200129695(E<PG> 33)|

DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW|

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DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TZ; UG; ZW|
AB- <PN> WO 200129695 A2|
AB- <NV> NOVELTY - Authorized, predefined content components whose scope
and use are prescribed by content provider, are accessed over
information exchange network. Desired content components for
publication are selected and on-screen **template** is used to layout
predefined content components. **Template** defines location in which
content components are permitted to be populated in manner consistent
with limitation prescribed by content provider.|
AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for
the following:
 (a) Content components usage controlling method;
 (b) Content component providing method;
 (c) Content components accessing method;
 (d) Content component layout system;
 (e) Content components usage control system
 USE - For creation of graphic based **customizable** collateral
materials such as advertisement, brochures, signs, door hangers, for
electronic publishing for entity such as franchisers, distributors,
insurance companies, **mutual fund** companies.
 ADVANTAGE - Facilitates the specification and distribution of
template content material by content provider over information
exchange network such as Internet. Enables employing a database that is
capable of keeping track of users and their corresponding access
privileges within the system for monitoring user activity.
 DESCRIPTION OF DRAWING(S) - The figure shows the schematic
representation of computer network through which the publishing process
may be implemented.
 pp; 33 DwgNo 1/6|
DE- <TITLE TERMS> CONTENT; COMPONENT; LAY; PROCESS; ELECTRONIC; PUBLICATION
; SCREEN; **TEMPLATE** ; DEFINE; LOCATE; SELECT; CONTENT; COMPONENT;
PERMIT; POPULATION; CONSISTENT; MANNER|
DC- T01|
IC- <MAIN> G06F-017/24|
MC- <EPI> T01-J11A|
FS- EPI||

8/4/6 (Item 6 from file: 350)
DIALOG(R) File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 1997-479762/199744|
DX- <RELATED> 2001-326628; 2001-464199|
XR- <XRPX> N97-400218|
TI- Computer controlled **account management** system - invokes one of
several distinct option plans which are defined by sponsoring company
in terms of grant, vest and expiration date for option contracts and
implements plans for multiple client companies|
PA- MERRILL LYNCH PIERCE FENNER & SMITH INC (MERR-N)|
AU- <INVENTORS> CRISTOFICH J M; WARNER S E|
NC- 001|
NP- 001|
PN- US 5671363 A 19970923 US 92938939 A 19920901 199744 B
 <AN> US 95487902 A 19950607|
AN- <LOCAL> US 92938939 A 19920901; US 95487902 A 19950607|
AN- <PR> US 92938939 A 19920901; US 95487902 A 19950607|
FD- US 5671363 A G06F-017/60 Cont of application US 92938939|
LA- US 5671363(14)|
AB- <BASIC> US 5671363 A
 The system includes a addressable data storage device for

nonvolatile storage of data in accounts segregated according to participant and client entries. The participant data records include demographic and employment related information and specified accounts of granted, vested, and exercised options, of option holdings information for each of the accounts, of plan criteria, and of an axiomatic **rule** system. The **rule** system defines at least in part the plan criteria and the exercise of the options.

A client and participant communication device accesses the system management for transaction requests and confirmation of stored information. A system management processor accesses the storage device and receives the transaction requests and processes **automatic** security transactions. A brokerage account device accesses market price data on select securities and implements the system-requested security transactions in accordance with the option holdings information and the axiomatic **rule** system.

USE/ADVANTAGE - E.g. for stock option management. Provides implementation of company stock option plans on continuous basis. Provides responsive transactions in accordance with plan dictates and select inputs from plan participants. Provides cashless transaction.

Dwg.1/5|

DE- <TITLE TERMS> COMPUTER; CONTROL; ACCOUNT; MANAGEMENT; SYSTEM; ONE;
DISTINCT; OPTION; PLAN; DEFINE; COMPANY; TERM; VEST; EXPIRE; DATE;
OPTION; CONTRACT; IMPLEMENT; PLAN; MULTIPLE; CLIENT; COMPANY|

DC- T01|

IC- <MAIN> G06F-017/60|

IC- <ADDITIONAL> G06F-157/00|

MC- <EPI> T01-J05A1|

FS- EPI||

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?t12/4/all

12/4/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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IM- *Image available*

AA- 2002-207850/200227|

XR- <XRPX> N02-158489|

TI- Event notification method for financial transactions, involves sending notification message with information about customer requested event through customer selected method at customer selected time|

PA- CITICORP DEV CENT INC (CITI-N); AHUJA A (AHUJ-I); MARKARIAN G (MARK-I); PAN J (PANJ-I); TATA A (TATA-I); TOMPKINS P (TOMP-I); VAIDYANATHAN R (VAID-I)|

AU- <INVENTORS> AHUJU A; MARKARIAN G; PAN J; TATA A; THONKINS P; VAIDYANATHAN R; AHUJA A; TOMPKINS P|

NC- 027|

NP- 002|

PN- EP 1146459 A1 20011017 EP 2001201396 A 20010417 200227 B|

PN- US 20020013711 A1 20020131 US 2000197773 P 20000414 200227

<AN> US 2001832863 A 20010412|

AN- <LOCAL> EP 2001201396 A 20010417; US 2000197773 P 20000414; US 2001832863 A 20010412|

AN- <PR> US 2000197773 P 20000414; US 2001832863 A 20010412|

FD- EP 1146459 A1 G06F-017/60

<DS> (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

FD- US 20020013711 A1 G06F-017/60 Provisional application US 2000197773|

LA- EP 1146459(E<PG> 38)|

DS- <REGIONAL> AL; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LT; LU; LV; MC; MK; NL; PT; RO; SE; SI; TR|

AB- <PN> EP 1146459 A1|

AB- <NV> NOVELTY - The status of a customer is determined and requested events, notification methods and notification times which are selected by the customer are stored in a database. A notification message with information about the selected requested event is formulated and sent to the customer through selected method at selected time, when an event **trigger** data is received from another database.|

AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) Event notification system;

(b) Alert message formulative method;

(c) Alert message formulating system

USE - For financial institutions for financial transaction notifications or private customer-specific financial information such as bank account, credit card, brokerage **portfolio** information, etc.

ADVANTAGE - Provides timely notification to customers to update information available and the notification system is geared towards scalability and performance and by using a stateless website and distributed architecture with increased available memory.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic view of webpage for notifying a customer.

pp; 38 DwgNo 2/13|

DE- <TITLE TERMS> EVENT; NOTIFICATION; METHOD; FINANCIAL; TRANSACTION; SEND; NOTIFICATION; MESSAGE; INFORMATION; CUSTOMER; REQUEST; EVENT; THROUGH; CUSTOMER; SELECT; METHOD; CUSTOMER; SELECT; TIME|

DC- T01|

IC- <MAIN> G06F-017/60|

MC- <EPI> T01-J05B2; T01-J05B4P ; T01-N01A1; T01-N01A2A; T01-N01A2F|

FS- EPI||

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12/4/2 (Item 2 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*
 AA- 2001-432453/200146|
 XR- <XRPX> N01-320492|
 TI- Investment broker and integrated charge card billing system allowing customer to pay credit card bill and invest in financial services offered by broker at same time|
 PA- AMERICAN EXPRESS CO (AMEX-N)|
 AU- <INVENTORS> CRANE S P; PRAIRIE J; SCHLEGEL B; SHEIRE M; SWEAZY M D|
 NC- 093|
 NP- 002|
 PN- WO 200127827 A1 20010419 WO 2000US26440 A 20000926 200146 B|
 PN- AU 200078335 A 20010423 AU 200078335 A 20000926 200147|
 AN- <LOCAL> WO 2000US26440 A 20000926; AU 200078335 A 20000926|
 AN- <PR> US 99415632 A 19991012|
 FD- WO 200127827 A1 G06F-017/60
 <DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
 <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
 FD- AU 200078335 A G06F-017/60 Based on patent WO 200127827|
 LA- WO 200127827(E<PG> 38)|
 DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW|
 DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE; IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TZ; UG; ZW|
 AB- <PN> WO 200127827 A1|
 AB- <NV> NOVELTY - An interested cardholder suitably appoints the charge card administrator as a processing agent to collect and promptly remit the cardholder's voluntary, periodic payments for investment into pre selected investment products, e.g. **mutual fund** shares, fixed annuities, variable annuities, insurance, certificates, equities and/or the like.|
 AB- <BASIC> DETAILED DESCRIPTION - The charge card billing system communicates with an investment broker system. The investment broker system includes an instruction arrangement database, payment hierarchy and an **investment account**.
 USE - For paying monthly credit card bills and investing in financial services.
 ADVANTAGE - Bundles the charge card payments with the financial services so only send one combined bill to customer.
 DESCRIPTION OF DRAWING(S) - The drawing shows an logical data model of the relationships and **rules** of the system.
 pp; 38 DwgNo 2/7|
 DE- <TITLE TERMS> INVESTMENT; INTEGRATE; CHARGE; CARD; BILL; SYSTEM; ALLOW; CUSTOMER; PAY; CREDIT; CARD; BILL; FINANCIAL; SERVICE; OFFER; TIME|
 DC- T01; T05|
 IC- <MAIN> G06F-017/60|
 IC- <ADDITIONAL> G07F-007/10|
 MC- <EPI> T01-J05A1; **T01-J05B4P** ; T05-H02C3|
 FS- EPI||
 ?

?t17/4/all

17/4/1 (Item 1 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*
 AA- 2002-148218/200219|
 XR- <XRPX> N02-112302|
 TI- Record access limitation method for medical/legal record management,
 involves applying access **rules** to received record by selecting
 limitation from several cryptographic techniques by trustee|
 PA- FELSHER D P (FELS-I)|
 AU- <INVENTORS> FELSHER D P|
 NC- 096|
 NP- 003|
 PN- WO 200205061 A2 20020117 WO 2001US21234 A 20010705 200219 B|
 PN- US 20020010679 A1 20020124 US 2000216199 P 20000706 200219
 <AN> US 2000223246 P 20000804
 <AN> US 2001899787 A 20010705
 PN- AU 200171827 A 20020121 AU 200171827 A 20010705 200234|
 AN- <LOCAL> WO 2001US21234 A 20010705; US 2000216199 P 20000706; US
 2000223246 P 20000804; US 2001899787 A 20010705; AU 200171827 A
 20010705|
 AN- <PR> US 2000223246 P 20000804; US 2000216199 P 20000706; US 2001899787
 A 20010705|
 FD- WO 200205061 A2 G06F-000/00
 <DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR
 CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG
 KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU
 SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
 <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
 LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
 FD- US 20020010679 A1 G06F-017/60 Provisional application US 2000216199
 Provisional application US 2000223246
 FD- AU 200171827 A G06F-000/00 Based on patent WO 200205061|
 LA- WO 200205061(E<PG> 64)|
 DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ
 DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
 KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
 SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW|
 DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
 IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZW|
 AB- <PN> WO 200205061 A2|
 AB- <NV> NOVELTY - Limitations for a received record, are selected from
 several cryptographic techniques based on possession of cryptographic
 key. An appropriate set of access **rules** is applied to the received
 record by a trustee based on the selected limitations.|
 AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for
 the following:
 (a) Database system;
 (b) Virtual trust system;
 (c) Medical information record;
 (d) Records management system
 USE - For selectively limiting the access to record including
 medical record, legal record, government record, financial record,
 commercially valuable trade secret legal information, banking
 information, consumer entertainment media, digital music file, video
 information, cinema information, consumer information, personal
 demographic information, credit card information, personal contact
 information, social security number information, publication and
 subscription information, separate articles within a digital
 publication and **investment** **account** information.

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ADVANTAGE - Provides a secured environment for collection, management and distribution of the electronic records thereby prevents piracy or misuse of the record information. Also controls secondary redistribution of content without imposing an undue privacy burden on consumers.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the overall network architecture of information record infrastructure.

pp; 64 DwgNo 1/4|

DE- <TITLE TERMS> RECORD; ACCESS; LIMIT; METHOD; MEDICAL; LEGAL; RECORD;
MANAGEMENT; APPLY; ACCESS; **RULE** ; RECEIVE; RECORD; SELECT; LIMIT;
CRYPTOGRAPHIC; TECHNIQUE|

DC- S05; T01|

IC- <MAIN> G06F-000/00; G06F-017/60|

MC- <EPI> S05-G02G1; T01-J05; T01-J06A1|

FS- EPI||

17/4/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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IM- *Image available*

AA- 2002-065008/200209|

XR- <XRPX> N02-048404|

TI- **Portfolio** management and evaluation system e.g. for financial
product, produces customer's **portfolio** according to **rule** selected
from **rule** book|

PA- X NET KK (XNET-N)|

NC- 001|

NP- 001|

PN- JP 2001319049 A 20011116 JP 2000133767 A 20000502 200209 B|

AN- <LOCAL> JP 2000133767 A 20000502|

AN- <PR> JP 2000133767 A 20000502|

LA- JP 2001319049(7)|

AB- <PN> JP 2001319049 A|

AB- <NV> NOVELTY - A **rule** book stores the **rule** required for process of
data. A **rule** selection unit selects a required **rule** from the
notebook. A **portfolio** production unit produces customer's **portfolio**
according to the selected **rule** . |

AB- <BASIC> USE - For managing and evaluating **portfolio** produced from
dealing data of financial product.

ADVANTAGE - Provides high **portfolio** management and evaluation to
both system user and customer inexpensively.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart of
portfolio evaluation. (Drawing includes non-English language text).

pp; 7 DwgNo 2/2|

DE- <TITLE TERMS> **PORTFOLIO** ; MANAGEMENT; EVALUATE; SYSTEM; FINANCIAL;
PRODUCT; PRODUCE; CUSTOMER; **PORTFOLIO** ; ACCORD; **RULE** ; SELECT; **RULE**
; BOOK|

DC- T01|

IC- <MAIN> G06F-017/60|

MC- <EPI> T01-J05A1|

FS- EPI||

17/4/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*

AA- 2002-049472/200206|

DX- <RELATED> 2001-662631|

XR- <XRPX> N02-036553|

TI- Software-based syndication and filtering platform for first Web server hosted by first enterprise such as banks or utility companies has discrimination layer for providing specific services to customers|

PA- YODLEE.COM INC (YODL-N)|

AU- <INVENTORS> FREISHTAT G; RIJSINGHANI V|

NC- 093|

NP- 002|

PN- WO 200186543 A1 20011115 WO 2001US13252 A 20010424 200206 B|

PN- AU 200155645 A 20011120 AU 200155645 A 20010424 200219|

AN- <LOCAL> WO 2001US13252 A 20010424; AU 200155645 A 20010424|

AN- <PR> US 2001842241 A 20010424; US 2000202766 P 20000509; US 2001839735 A 20010420|

FD- WO 200186543 A1 G06F-017/60

<DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

FD- AU 200155645 A G06F-017/60 Based on patent WO 200186543|

LA- WO 200186543(E<PG> 63)|

DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW|

DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE; IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZW|

AB- <PN> WO 200186543 A1|

AB- <NV> NOVELTY - A **rules** -based filter interacts with communications from customers of a first enterprise. The communications may come from a second Web-site of a second enterprise. A discrimination layer provides specific services to the customers according to one or more characteristics of the Web site of the second enterprise. A layer is provided for interacting with a third Web server hosted by a third enterprise.|

AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for:

- (a) a Web based transaction system
- (b) an Internet-enabled Web server
- (c) a method for enabling transaction services by a first Web-site hosted by a first enterprise

USE - In Internet-implemented information collection, aggregation and transaction services for services provided by e.g. banks or utility companies.

ADVANTAGE - Provides a significant benefit to users seeking to aggregate generic personal information (PI) while requiring identity verification such as an end user's stock **portfolio** or bank balance, facilitates transactions utilizing PI. Reduces burden in terms of time, effort and learning curve allowing an end user to access his PI to individually visiting a variety of information provider sites each with its own requirements, graphical user interface and login protocol.

DESCRIPTION OF DRAWING(S) - The drawing is a block diagram of the components that could be user to implement a present invention.

pp; 63 DwgNo 3/16|

DE- <TITLE TERMS> SOFTWARE; BASED; FILTER; PLATFORM; FIRST; WEB; SERVE; FIRST; BANK; UTILISE; COMPANY; DISCRIMINATE; LAYER; SPECIFIC; SERVICE; CUSTOMER|

DC- T01|

IC- <MAIN> G06F-017/60|

MC- <EPI> T01-J16C2; T01-N01A1; T01-N02A3C; T01-N02B1B|

FS- EPI||

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DIALOG(R) File 350:Derwent WPIX

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IM- *Image available*

AA- 2002-033813/200204|

DX- <RELATED> 2001-627644; 2002-010272; 2002-040668; 2002-056872;
2002-066004; 2002-066057; 2002-197321; 2002-207782; 2002-215795;
2002-218600; 2002-237911; 2002-414500|

XR- <XRPX> N02-026033|

TI- **Trigger** signal producing method involves providing information
indicating events associated with operation of data processor and
indicating past behavior of **trigger** signal|

PA- TEXAS INSTR INC (TEXI); SWOBODA G L (SWOB-I)|

AU- <INVENTORS> SWOBODA G L|

NC- 002|

NP- 005|

PN- US 20010039488 A1 20011108 US 2000186326 P 20000302 200204 B

<AN> US 2000219340 P 20000302

<AN> US 2001798429 A 20010302|

PN- US 20020008591 A1 20020124 US 2000219340 P 20000302 200210

<AN> US 2000741645 A 20001219

PN- JP 2002014837 A 20020118 JP 2001109235 A 20010302 200211

PN- US 20020007264 A1 20020117 US 2000219340 P 20000302 200212

<AN> US 2000740917 A 20001219

PN- JP 2002049503 A 20020215 JP 2001109232 A 20010302 200215|

AN- <LOCAL> US 2000186326 P 20000302; US 2000219340 P 20000302; US
2001798429 A 20010302; US 2000219340 P 20000302; US 2000741645 A
20001219; JP 2001109235 A 20010302; US 2000219340 P 20000302; US
2000740917 A 20001219; JP 2001109232 A 20010302|

AN- <PR> US 2001798429 A 20010302; US 2000186326 P 20000302; US 2000219340
P 20000302; US 2000741645 A 20001219; US 2000515093 A 20000302; US
2000740917 A 20001219|

FD- US 20010039488 A1 G06F-017/50 Provisional application US 2000186326

Provisional application US 2000219340

FD- US 20020008591 A1 H03B-005/02 Provisional application US 2000219340

FD- US 20020007264 A1 G06F-009/455 Provisional application US 2000219340|

LA- US 20010039488(22); JP 2002014837(81); JP 2002049503(48)|

AB- <PN> US 20010039488 A1|

AB- <NV> NOVELTY - Information indicative of events associated with
operation of data processor and information indicating past behavior of
trigger signal are provided. A **trigger** signal is generated in
response to event information and behavior information.|

AB- <BASIC> DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included
for apparatus for producing **trigger** signal.

USE - For electronic data processing device used in automotive
industry, telecommunication and defense systems.

ADVANTAGE - Provides powerful and scalable **portfolio** of debug
capabilities for on-chip deployment. The debug resources are allocated
by debug software on an as needed basis, relieving the user burden.

DESCRIPTION OF DRAWING(S) - The figure diagrammatically illustrates
emulation system.

pp; 22 DwgNo 1/14|

DE- <TITLE TERMS> **TRIGGER** ; SIGNAL; PRODUCE; METHOD; INFORMATION; INDICATE
; EVENT; ASSOCIATE; OPERATE; DATA; PROCESSOR; INDICATE; PASS; BEHAVE;
TRIGGER ; SIGNAL|

DC- S01; T01; U11; U13|

IC- <MAIN> G06F-009/455; G06F-011/22; G06F-017/50; H03B-005/02|

IC- <ADDITIONAL> G01R-031/28; G06F-011/28|

MC- <EPI> T01-G05C; T01-J08A|

FS- EPI||

Search Report from Ginger D. Roberts

DIALOG(R) File 350:Derwent WPIX

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AA- 2001-657064/200175|
 XR- <XRPX> N01-489778|
 TI- Method of minimizing the minimum investment for privately placed security offerings by dividing the required amount of proceeds by the maximum number of investors to determine the minimum acceptable on-line investment required|
 PA- FRONT END CAPITAL LLC (FRON-N)|
 AU- <INVENTORS> SANBORN J A|
 NC- 095|
 NP- 002|
 PN- WO 200175738 A1 20011011 WO 2001US10459 A 20010402 200175 B|
 PN- AU 200151184 A 20011015 AU 200151184 A 20010402 200209|
 AN- <LOCAL> WO 2001US10459 A 20010402; AU 200151184 A 20010402|
 AN- <PR> US 2000193364 P 20000331|
 FD- WO 200175738 A1 G06F-017/60
 <DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
 <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
 FD- AU 200151184 A G06F-017/60 Based on patent WO 200175738|
 LA- WO 200175738(E<PG> 63)|
 DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW|
 DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE; IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZW|
 AB- <PN> WO 200175738 A1|
 AB- <NV> NOVELTY - A web site is run by a registered broker-dealer to allow potential investors to review the details of offered securities and to make investment decisions on-line. Offerings may be open to public access or only to registered members. The broker will screen business plans and will structure the offering, which will typically be limited to 1,000,000 to comply with the USA SEC Rule 504.|
 AB- <BASIC> DETAILED DESCRIPTION - The minimum investment is determined and the offer posted. The offer may be for a fund investment.
 INDEPENDENT CLAIMS are included for
 (a) a method of providing investors in privately placed securities offerings with instant liquidity by operating an on-line resale market
 (b) a method of providing potential investors in privately placed securities offerings with instant access to an offering
 (c) a method by which a broker-dealer acts through a server
 (d) a method by which a custodian or trustee offers securities
 (e) a process by which a broker-dealer uses a server to assist inventors in raising funds
 (f) a method by which a broker-dealer issues securities
 (g) a method of providing a fund of funds
 (h) a method by which a broker-dealer protects confidential information
 (i) a process of private equity portfolio valuation
 USE - On-line investment.
 ADVANTAGE - Improves access to investment by minimizing the minimum investment and taking advantage of US SEC rules to increase investment opportunities and take up.
 pp; 63 DwgNo 0/15|
 DE- <TITLE TERMS> METHOD; MINIMUM; INVESTMENT; PLACE; SECURE; DIVIDE; REQUIRE; AMOUNT; PROCEED; MAXIMUM; NUMBER; DETERMINE; MINIMUM; ACCEPT; LINE; INVESTMENT; REQUIRE|

Search Report from Ginger D. Roberts

DC- T01|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-H07C5E; T01-H07C5S; T01-J05A1; T01-J12C|
FS- EPI||

17/4/6 (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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IM- *Image available*
AA- 2001-589046/200166|
DX- <RELATED> 2002-187893|
XR- <XRPX> N01-438692|
TI- Investment process creation method for tax-deferred exchanges in real estate business, involves producing tenant-in-common deed shares by dividing property capital and recombining deeds based on master agreement|
PA- AMERICAN MASTER LEASE LLC (AMMA-N)|
AU- <INVENTORS> ANDREWS J; FRANKLIN M; ROBERTS N; RUNNELS C|
NC- 001|
NP- 001|
PN- US 6292788 B1 20010918 US 98205633 A 19981203 200166 B|
AN- <LOCAL> US 98205633 A 19981203|
AN- <PR> US 98205633 A 19981203|
LA- US 6292788(15)|
AB- <PN> US 6292788 B1|
AB- <NV> NOVELTY - The real properties are combined to form a real estate **portfolio** and is encumbered using a master agreement. Capital of the property is divided into tenant-in-common deeds of predetermined denomination. The deeds are recombined at specific interval, based on the procedures described in master agreement.|
AB- <BASIC> DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for method of performing a tax deferred exchange of investment.
USE - For performing tax-deferred exchanges in commercial and other real estate business.
ADVANTAGE - Provides safety and steady income stream with ready liquidity without involvement in property management. Provides right to master tenant for sublease the real estate.
DESCRIPTION OF DRAWING(S) - The figure shows the structure of new real estate investment method and investment **rules** .
pp; 15 DwgNo 2/8|
DE- <TITLE TERMS> INVESTMENT; PROCESS; CREATION; METHOD; TAX; DEFER; EXCHANGE; REAL; ESTATE; BUSINESS; PRODUCE; COMMON; DEED; SHARE; DIVIDE; PROPERTIES; CAPITAL; RECOMBINATION; BASED; MASTER; AGREE|
DC- T01|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-J05A|
FS- EPI||

17/4/7 (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2001-408006/200143|
XR- <XRPX> N01-301907|
TI- Securities transferring method in investment systems, involves paying royalty on the transaction to the entity issuing security, when transaction takes place between two parties|
PA- WOHLSTADTER J (WOHL-I)|
AU- <INVENTORS> WOHLSTADTER J|

Search Report from Ginger D. Roberts

NC- 093|
NP- 002|
PN- WO 200133396 A2 20010510 WO 2000US29652 A 20001027 200143 B|
PN- AU 200112389 A 20010514 AU 200112389 A 20001027 200149|
AN- <LOCAL> WO 2000US29652 A 20001027; AU 200112389 A 20001027|
AN- <PR> US 99163739 P 19991029|
FD- WO 200133396 A2 G06F-017/00
<DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
FD- AU 200112389 A G06F-017/00 Based on patent WO 200133396|
LA- WO 200133396(E<PG> 48)|
DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW|
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TZ; UG; ZW|
AB- <PN> WO 200133396 A2|
AB- <NV> NOVELTY - A royalty on the transaction is paid to the entity
issuing the security, when the transaction takes place between two
parties. The royalty is paid by any one of the two parties.|
AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for
the following:
(a) Computer security exchanging method;
(b) Computerized security exchange system;
(c) Storage media with security exchange program;
(d) Computer system for security exchange process;
(e) Intermediate transaction exchange;
(f) Computerized stock exchange;
(g) Exchange transaction governing rules ;
(h) Security purchasing method
USE - For investment strategy developments by individuals,
commercial organizations, in business mutual funds etc.
ADVANTAGE - Provides an economic benefit to the issuing entity
whenever a security issued by the entity is involved in a transaction.
DESCRIPTION OF DRAWING(S) - The figure shows the functional block
diagram of illustrative method of providing economic benefit to an
issuing entity when its securities are involved in a transaction.
pp; 48 DwgNo 1/10|
DE- <TITLE TERMS> SECURE; TRANSFER; METHOD; INVESTMENT; SYSTEM; PAY;
TRANSACTION; ENTITY; ISSUE; SECURE; TRANSACTION; PLACE; TWO; PARTY|
DC- T01; T05|
IC- <MAIN> G06F-017/00|
MC- <EPI> T01-J05A1; T01-J05A2; T05-L02|
FS- EPI||

17/4/8 (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2001-355367/200137|
XR- <XRPX> N01-258223|
TI- Fungible goods trading system e.g. for stock exchange, compares real
time trading prices with user indicated choices of fungible goods and
amount based on which number of fungible goods is calculated|
PA- UNX INC (UNXU-N)|
AU- <INVENTORS> ABERNETHY W R; OLMEDO O|

Search Report from Ginger D. Roberts

NC- 089|
NP- 002|
PN- WO 200133316 A2 20010510 WO 2000US41840 A 20001103 200137 B|
PN- AU 200136412 A 20010514 AU 200136412 A 20001103 200149|
AN- <LOCAL> WO 2000US41840 A 20001103; AU 200136412 A 20001103|
AN- <PR> US 99433659 A 19991103|
FD- WO 200133316 A2 G06F-000/00
<DS> (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK
LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT UA UG UZ VN YU ZA ZW
<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
FD- AU 200136412 A G06F-000/00 Based on patent WO 200133316|
LA- WO 200133316(E<PG> 35)|
DS- <NATIONAL> AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM
EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR
TT UA UG UZ VN YU ZA ZW|
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZW|
AB- <PN> WO 200133316 A2|
AB- <NV> NOVELTY - Desired target investment dollar amount and user's
choices of fungible goods species, are received using stock symbols.
The real time price quotation for the fungible goods, are acquired by
an acquisition unit. The computing unit compares the input amount and
acquired prices and calculates the number of chosen fungible goods
species to comprise a basket, close to input target amount based on
preset **rules** . |
AB- <BASIC> DETAILED DESCRIPTION - The computer unit comprises data storage
unit, computing unit, data input unit, output unit and communication
unit. The acquisition unit acquires the real time price quotations for
fungible goods from relevant market such as stock exchanges. The input
units obtain the desired target investment dollar amount and choices
for purchasing fungible goods from the authenticated user. The
computing unit compares the real time price with choices of fungible
goods and calculates the number of fungible goods based on predefined
rules so that the basket fall within the desired target investment
amount. Based on the calculation, the submitting unit submits the
transaction order to the relevant market which is then executed. The
confirming unit confirms the transaction and is recorded in a database
of storage unit. The brokerage account for the dollar amount, is
debited by the debiting unit and the report of the contents of the
fungible goods is generated. The users report is also provided. An
INDEPENDENT CLAIM is also included for fungible goods trading method.
USE - For electronic trading of fungible goods such as securities,
assets such as stocks, bonds, **mutual funds** , features, options etc.
ADVANTAGE - The individual can define, trade and manage their own
individual funds according to the criteria set by the individual
investor. The transaction fees is avoided as the stock is sold from one
basket and shares for transactions can be moved from another basket
owned by user. The system works effectively in any hardware and
software platform.
DESCRIPTION OF DRAWING(S) - The figure shows the conceptual diagram
of fungible goods trading system.
pp; 35 DwgNo 2/5|
DE- <TITLE TERMS> FUNGIBLE; GOODS; TRADE; SYSTEM; STOCK; EXCHANGE; COMPARE;
REAL; TIME; TRADE; PRICE; USER; INDICATE; CHOICE; FUNGIBLE; GOODS;
AMOUNT; BASED; NUMBER; FUNGIBLE; GOODS; CALCULATE|
DC- T01; T05|
IC- <MAIN> G06F-000/00|
MC- <EPI> T01-J05A1; T05-L02|
FS- EPI||

Search Report from Ginger D. Roberts

17/4/9 (Item 9 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2001-293000/200131|
XR- <XRPX> N01-209530|
TI- Computer based transaction processing method involves matching order
message received from fund manager with advice of execution message
from broker to form complete record of transaction|
PA- CROSSMAR INC (CROS-N)|
AU- <INVENTORS> HAWKINS J G|
NC- 026|
NP- 002|
PN- EP 1093068 A2 20010418 EP 2000203571 A 20001013 200131 B|
PN- JP 2001175765 A 20010629 JP 2000312732 A 20001013 200141|
AN- <LOCAL> EP 2000203571 A 20001013; JP 2000312732 A 20001013|
AN- <PR> US 99159656 P 19991015|
FD- EP 1093068 A2 G06F-017/60
<DS> (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV
MC MK NL PT RO SE SI|
LA- EP 1093068(E<PG> 18); JP 2001175765(53)|
DS- <REGIONAL> AL; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LT; LU; LV; MC; MK; NL; PT; RO; SE; SI|
AB- <PN> EP 1093068 A2|
AB- <NV> NOVELTY - The order message received from fund manager is
forwarded to a broker. The advice of execution message is received from
the broker. The order message is matched with the advice of execution
message so as to form a complete record of the transaction.|
AB- <BASIC> USE - For creating complete record of transaction in portfolio
management.
ADVANTAGE - Fast transaction and settlement is achieved by matching
the buying/selling process without any delay. Any correction in the
transaction and settlement is carried out without any difficulty, by
allowing the concerned parties to review the transactions. Permits the
concerned parties to establish rules and regulations among themselves
to facilitate convenient transactions.
DESCRIPTION OF DRAWING(S) - The figure shows overall system of a
computer based transaction processing method.
pp; 18 DwgNo 1/9|
DE- <TITLE TERMS> COMPUTER; BASED; TRANSACTION; PROCESS; METHOD; MATCH;
ORDER; MESSAGE; RECEIVE; FUND; MANAGE; ADVICE; EXECUTE; MESSAGE; FORM;
COMPLETE; RECORD; TRANSACTION|
DC- T01; T05|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-J05A; T05-L02|
FS- EPI||

17/4/10 (Item 10 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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IM- *Image available*
AA- 2001-265865/200127|
XR- <XRPX> N01-190161|
TI- Investment board game has game pieces moved around a path defined by
stock spaces whose closing value is determined by chance indicator|
PA- FIKKI S E (FIKK-I)|
AU- <INVENTORS> FIKKI S E|
NC- 094|

Search Report from Ginger D. Roberts

NP- 004|
 PN- WO 200115787 A1 20010308 WO 2000US24315 A 20000905 200127 B|
 PN- AU 200073483 A 20010326 AU 200073483 A 20000905 200137
 PN- US 6322076 B1 20011127 US 99389169 A 19990902 200175
 PN- US 20020024177 A1 20020228 US 99389169 A 19990902 200220
 <AN> US 2001682709 A 20011009|
 AN- <LOCAL> WO 2000US24315 A 20000905; AU 200073483 A 20000905; US 99389169
 A 19990902; US 99389169 A 19990902; US 2001682709 A 20011009|
 AN- <PR> US 99389169 A 19990902; US 2001682709 A 20011009|
 FD- WO 200115787 A1 A63F-003/00
 <DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU
 CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
 KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
 SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
 <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
 LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
 FD- AU 200073483 A A63F-003/00 Based on patent WO 200115787
 FD- US 20020024177 A1 A63F-003/00 Div ex application US 99389169|
 LA- WO 200115787(E<PG> 55)|
 DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE
 DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
 LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
 SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW|
 DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
 IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TZ; UG; ZW|
 AB- <PN> WO 200115787 A1|
 AB- <NV> NOVELTY - The investment board game uses game pieces each
 representing a player. The board has stock spaces defining an endless
 path (16) along which the pieces move. Each stock space includes
 indicia identifying a stock, and a stock purchase price area. The
 pieces are moved according to a random number mechanism, and a chance
 indicator determines a closing value for the stock purchased by the
 player. A stock **portfolio** device permits input and storage of the
 purchased stock and the closing value for the purchased stock.|
 AB- <BASIC> DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for a
 method of playing the game.
 USE - To provide investment education to players.
 ADVANTAGE - Easy to play without having to spend significant
 amounts of time understanding the peculiarities and tedious **rules** of
 the game.
 DESCRIPTION OF DRAWING(S) - The drawing shows a top plan view of
 the board game.
 Endless path (16)
 pp; 55 DwgNo 1/15|
 DE- <TITLE TERMS> INVESTMENT; BOARD; GAME; GAME; PIECE; MOVE; PATH; DEFINE;
 STOCK; SPACE; CLOSE; VALUE; DETERMINE; CHANCE; INDICATE|
 DC- P36|
 IC- <MAIN> A63F-003/00|
 FS- EngPI||

17/4/11 (Item 11 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
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IM- *Image available*
 AA- 2001-080621/200109|
 XR- <XRPX> N01-061378|
 TI- Risk determination method of **portfolio** of instruments, involves
 determining if test condition defined by **rule** in each trading
 strategy defined for **portfolio**, is met based on which composition of
portfolio is changed|
 PA- ALGORITHMICS INT CORP (ALGO-N)|

Search Report from Ginger D. Roberts

AU- <INVENTORS> DE PRISCO B; DEGRAAF J; DOLEZAL A|
NC- 092|
NP- 003|
PN- WO 200075819 A2 20001214 WO 2000CA655 A 20000602 200109 B|
PN- AU 200052038 A 20001228 AU 200052038 A 20000602 200119
PN- EP 1183633 A2 20020306 EP 2000936580 A 20000602 200224
<AN> WO 2000CA655 A 20000602|
AN- <LOCAL> WO 2000CA655 A 20000602; AU 200052038 A 20000602; EP 2000936580
A 20000602; WO 2000CA655 A 20000602|
AN- <PR> US 99324920 A 19990603|
FD- WO 200075819 A2 G06F-017/60
<DS> (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK
LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL
TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
FD- AU 200052038 A G06F-017/60 Based on patent WO 200075819
FD- EP 1183633 A2 G06F-017/60 Based on patent WO 200075819
<DS> (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV
MC MK NL PT RO SE SI|
LA- WO 200075819(E<PG> 22); EP 1183633(E)|
DS- <NATIONAL> AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM
EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG US UZ VN YU ZA ZW|
DS- <REGIONAL> AL; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LT; LU; LV; MC; MK; NL; PT; RO; SE; SI; EA; GH; GM; KE; LS; MW; MZ; OA;
SD; SL; SZ; TZ; UG; ZW|
AB- <PN> WO 200075819 A2|
AB- <NV> NOVELTY - Rule in each trading strategy defined for portfolio
of instruments in view of tracked attribute applied to rule , is
evaluated for each time of interest for each scenario to determine if
test condition defined by rule is met. The composition of portfolio
is changed by simulating execution of appropriate trade of instrument
to achieve target goal, based on determination to produce risk metric
for portfolio . |
AB- <BASIC> DETAILED DESCRIPTION - Each trading strategy includes one rule
, one tracked instrument, one tracked attribute applied to the rule ,
target goal, trading instrument and funding instrument. The composition
of the portfolio changed based on test condition that is satisfied,
is employed to produce risk metric. INDEPENDENT CLAIMS are also
included for the following:
(a) Dynamic portfolio of instruments;
(b) Risk management system
USE - For analysis of risk of portfolio of instruments is
financial institutions, trading organizations, government regulators,
natural resource-based corporation.
ADVANTAGE - Permits an user to employ dynamic trading strategies
using rules which effectively define how a portfolio of instruments
will evolve over time and permits the user to assess the performance of
competing sets of trading strategies.
DESCRIPTION OF DRAWING(S) - The figure shows the flowchart of
evaluating portfolio .
pp; 22 DwgNo 4/4|
DE- <TITLE TERMS> RISK; DETERMINE; METHOD; PORTFOLIO ; INSTRUMENT;
DETERMINE; TEST; CONDITION; DEFINE; RULE ; TRADE; STRATEGY; DEFINE;
PORTFOLIO ; BASED; COMPOSITION; PORTFOLIO ; CHANGE|
DC- T01|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-J05A2; T01-J15|
FS- EPI||

17/4/12 (Item 12 from file: 350)
 DIALOG(R) File 350:Derwent WPIX
 (c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*
 AA- 2001-080055/200109|
 XR- <XRPX> N01-061003|
 TI- Compliance system for funds, modifies fund information stored in processor based on received value information or trade information, and is compared with investment **rules** also stored in it|
 PA- CHASE MANHATTAN BANK (CHAS-N)|
 AU- <INVENTORS> CASHMAN D; DAMPHOUSSE D; DRYSDALE V; EKHTMAN L; GUERRIERO C; HEBERT K; KUMAR R; LEEPER R; LEVINE H; MANDEL B; MILLER W C; O'SHEA C; PECK W; PEZZULLO D|
 NC- 073|
 NP- 003|
 PN- WO 200058900 A1 20001005 WO 2000US8642 A 20000331 200109 B|
 PN- AU 200041867 A 20001016 AU 200041867 A 20000331 200109
 PN- EP 1212711 A1 20020612 EP 2000921568 A 20000331 200239
 <AN> WO 2000US8642 A 20000331|
 AN- <LOCAL> WO 2000US8642 A 20000331; AU 200041867 A 20000331; EP 2000921568 A 20000331; WO 2000US8642 A 20000331|
 AN- <PR> US 2000516377 A 20000301; US 99127273 P 19990331|
 FD- WO 200058900 A1 G06F-017/60
 <DS> (National): AL AU BA BB BG BR CA CN CU CZ EE GE HU ID IL IS JP KP KR LC LK LR LT LV MG MK MN MX NO NZ PL RO SG SI SK SL TR TT UA UZ VN YU
 <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW
 FD- AU 200041867 A G06F-017/60 Based on patent WO 200058900
 FD- EP 1212711 A1 G06F-017/60 Based on patent WO 200058900
 <DS> (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI|
 LA- WO 200058900(E<PG> 163); EP 1212711(E)|
 DS- <NATIONAL> AL AU BA BB BG BR CA CN CU CZ EE GE HU ID IL IS JP KP KR LC LK LR LT LV MG MK MN MX NO NZ PL RO SG SI SK SL TR TT UA UZ VN YU|
 DS- <REGIONAL> AL; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LT; LU; LV; MC; MK; NL; PT; RO; SE; SI; EA; GH; GM; KE; LS; MW; OA; SD; SL; SZ; TZ; UG; ZW|
 AB- <PN> WO 200058900 A1|
 AB- <NV> NOVELTY - A computer processor coupled to data memory, has **investment rules** and **fund** information storage. Processor has receivers to receive trade information of financial instruments comprising fund, and value information of financial instrument over given time period. Fund information is modified based on either value or trade information, and is compared with investment **rules** to generate signal accordingly.|
 AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:
 (a) compliance method;
 (b) compliance checking system;
 (c) compliance checking method;
 (d) financial analysis system;
 (e) financial analysis method;
 (f) article of manufacture
 USE - For **portfolio** investment guidelines compliance and financial fund administration such as **mutual funds** and pension funds in insurance service, global investment vehicles requirement service.
 ADVANTAGE - Improves flexibility to define the financial data required for a given fund, since the financial data is recorded and maintained. The system does not require that highly skilled personnel spend substantial amount of time performing laborious arithmetic, since

they are freed up to perform more in-depth analysis.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic depiction of flow of information from fund managers through financial institution to system.

pp; 163 DwgNo 1/34|

DE- <TITLE TERMS> COMPLIANT; SYSTEM; FUND; MODIFIED; FUND; INFORMATION;
STORAGE; PROCESSOR; BASED; RECEIVE; VALUE; INFORMATION; TRADE;
INFORMATION; COMPARE; INVESTMENT; **RULE** ; STORAGE|

DC- T01|

IC- <MAIN> G06F-017/60|

IC- <ADDITIONAL> G06F-017/00; G06F-019/00|

MC- <EPI> T01-J05A2; T01-S03|

FS- EPI||

17/4/13 (Item 13 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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IM- *Image available*

AA- 2000-038318/200003|

XR- <XRPX> N00-028920|

TI- Customer accounts management system for telecommunication service|

PA- MCI COMMUNICATIONS CORP (MCIC-N)|

AU- <INVENTORS> AUZENNE M; AYLING S; FORRER M; REDDY R; SEYMOUR J; TEMMEL D
; ZAINAL H|

NC- 001|

NP- 001|

PN- US 5995946 A 19991130 US 97963020 A 19971103 200003 B|

AN- <LOCAL> US 97963020 A 19971103|

AN- <PR> US 97963020 A 19971103|

FD- US 5995946 A G06F-017/60|

LA- US 5995946(24)|

AB- <PN> US 5995946 A|

AB- <NV> NOVELTY - A processor converts string of characters by applying object oriented programming software module to string of characters, to retrieve link record from data storage system in accordance with customer account query. The processor generates response message including link record and submits response message to customer service facility so that it communicates with database using link record.|

AB- <BASIC> DETAILED DESCRIPTION - A data storage system stores link record containing pointer corresponding to telephony service account managed by a management system within telecommunication system. The processor is coupled to data storage system, receives string of characters containing process request related to telephony service account from customer service facility. An INDEPENDENT CLAIM is also included for a method for managing and providing customer service facility information.

USE - For telecommunication service such as cellular telephony service, paging service, internet service, etc.

ADVANTAGE - Enables to establish multiple service accounts that can be linked as single billing statement and which can be consolidated during service inquiries and changes. Enables to accommodate new and enhanced telecommunication service offerings without requiring to design and implement dedicated customer **account management** system. Allows standardized system process manages to be passed among functional components to effectuate service operations. Allows standardized messages to be converted into objects that may be processed by computing agents for encapsulating business **rules** .

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart illustrating operations carried out by integrate services management system.

pp; 24 DwgNo 15/15|

Search Report from Ginger D. Roberts

DE- <TITLE TERMS> CUSTOMER; ACCOUNT; MANAGEMENT; SYSTEM; TELECOMMUNICATION;
SERVICE|
DC- T01|
IC- <MAIN> G06F-017/60|
IC- <ADDITIONAL> G06F-017/30|
MC- <EPI> T01-J05A; T01-J05B|
FS- EPI||

17/4/14 (Item 14 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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IM- *Image available*
AA- 1999-619877/199953|
DX- <RELATED> 2001-389529; 2002-048412|
XR- <XRPX> N99-457166|
TI- Computerized stocks selection method for investment **portfolio** |
PA- O'SHAUGHNESSY J P (OSHA-I)|
AU- <INVENTORS> O'SHAUGHNESSY J P|
NC- 001|
NP- 001|
PN- US 5978778 A 19991102 US 9634089 A 19961230 199953 B
<AN> US 97995296 A 19971220|
AN- <LOCAL> US 9634089 A 19961230; US 97995296 A 19971220|
AN- <PR> US 9634089 P 19961230; US 97995296 A 19971220|
FD- US 5978778 A B42D-015/00 Provisional application US 9634089|
LA- US 5978778(12)|
AB- <PN> US 5978778 A|
AB- <NV> NOVELTY - The selection method involves accessing a stock
information database and selecting stocks for investment **portfolio** ,
based on the database information meeting certain criteria. After
selection, records are sorted out to identify the stocks which meet the
criteria in descending order of one year appreciation in stock price
and a list is prepared to select the company.|
AB- <BASIC> DETAILED DESCRIPTION - The criteria for selecting the stocks
include selecting stocks of companies with database records indicate,
market capitalization in excess of 150,000,000 dollar, price to sales
ratio lower than 1.5 and annual earnings that are higher than previous
year's annual earnings. An INDEPENDENT CLAIM is also included for
program for stock selection.
USE - For investment **portfolio** .
ADVANTAGE - Automates decision making to maximum extent, by using
objective **rule based** strategy. The choice of several right factors,
reduces risk while maintaining similar returns.
DESCRIPTION OF DRAWING(S) - The figure is a systematic flow chart
illustrating selection of stocks for a value strategy.
pp; 12 DwgNo 1/2|
DE- <TITLE TERMS> STOCK; SELECT; METHOD; INVESTMENT; **PORTFOLIO** |
DC- P76|
IC- <MAIN> B42D-015/00|
FS- EngPI||

17/4/15 (Item 15 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 1998-543122/199846|
XR- <XRPX> N98-422814|
TI- Service control point feature interaction managing system e.g. for
telephone network - has several service feature processors several call

Search Report from Ginger D. Roberts

processing records with customer call processing records specifying services subscribed to by caller|

PA- TELCORDIA TECHNOLOGIES INC (TELC-N); BELL COMMUNICATIONS RES INC (BELL-N)|

AU- <INVENTORS> BECK D; FISHER G M; SCHAFFER C L; VALIN S E; WEINRICH T M|

NC- 020|

NP- 004|

PN- WO 9844707 A1 19981008 WO 98US6068 A 19980327 199846 B|

PN- US 5966434 A 19991012 US 97829595 A 19970331 199949

PN- EP 1013060 A1 20000628 EP 98913200 A 19980327 200035

<AN> WO 98US6068 A 19980327

PN- JP 2000510315 W 20000808 JP 98541836 A 19980327 200043

<AN> WO 98US6068 A 19980327|

AN- <LOCAL> WO 98US6068 A 19980327; US 97829595 A 19970331; JP 98541836 A 19980327; WO 98US6068 A 19980327; EP 98913200 A 19980327; WO 98US6068 A 19980327|

AN- <PR> US 97829595 A 19970331|

FD- WO 9844707 A1 H04M-003/42

<DS> (National): CA JP

<DS> (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE

FD- EP 1013060 A1 H04M-003/42 Based on patent WO 9844707

<DS> (Regional): DE FR GB IT SE

FD- JP 2000510315 W H04M-003/42 Based on patent WO 9844707|

LA- WO 9844707(E<PG> 20); EP 1013060(E); JP 2000510315(23)|

DS- <NATIONAL> CA JP|

DS- <REGIONAL> AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE|

AB- <BASIC> WO 9844707 A

The service control point for a telephone network includes service feature processors. Each service feature processor includes executing a predetermined set of instructions to implement a set telephone service. The service control point has customer call processing records. Each call processing record includes data which corresponds to one or more service features in each customer's service **portfolio**.

A feature manager processor is responsive to one or more **trigger** messages and selects the service feature processors dynamically to implement each customer's service **portfolio**. The data are used by a corresponding service processors when executing the predetermined set of instructions.

ADVANTAGE - Improves call processing applications and improves efficiency and effectiveness of call processing procedures.

Dwg.1/3|

DE- <TITLE TERMS> SERVICE; CONTROL; POINT; FEATURE; INTERACT; MANAGE; SYSTEM; TELEPHONE; NETWORK; SERVICE; FEATURE; PROCESSOR; CALL; PROCESS; RECORD; CUSTOMER; CALL; PROCESS; RECORD; SPECIFIED; SERVICE; CALL|

DC- W01|

IC- <MAIN> H04M-003/42|

IC- <ADDITIONAL> H04Q-003/545|

MC- <EPI> W01-C02A7; W01-C02B|

FS- EPI||

17/4/16 (Item 16 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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IM- *Image available*

AA- 1996-300845/199630|

XR- <XRPX> N96-253063|

TI- Computerised data processing system for investment data - shares responsibility for receiving, processing, creating and disseminating of data between external user interface and server for use with **mutual fund portfolio** management and transactional information|

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PA- FS HOLDINGS INC (FSHO-N) |
 AU- <INVENTORS> CWENAR D |
 NC- 066 |
 NP- 004 |
 PN- WO 9618963 A1 19960620 WO 95US15673 A 19951201 199630 B |
 PN- AU 9643731 A 19960703 AU 9643731 A 19951201 199642
 PN- EP 806017 A1 19971112 EP 95942535 A 19951201 199750
 <AN> WO 95US15673 A 19951201
 PN- US 5893079 A 19990406 US 94354616 A 19941213 199921
 <AN> US 97825254 A 19970327 |
 AN- <LOCAL> WO 95US15673 A 19951201; AU 9643731 A 19951201; EP 95942535 A
 19951201; WO 95US15673 A 19951201; US 94354616 A 19941213; US 97825254
 A 19970327 |
 AN- <PR> US 94354616 A 19941213; US 97825254 A 19970327 |
 CT- US 4242614; US 4656475; US 4731551; US 4755792; US 5132596; US 5315634;
 US 5339392 |
 FD- WO 9618963 A1 G06F-157/00
 <DS> (National): AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE
 HU IS JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW MX NO NZ PL PT RO RU
 SD SE SG SI SK TJ TM TT UA UG UZ VN
 <DS> (Regional): AT BE CH DE DK ES FR GB GR IE IT KE LS LU MC MW NL OA
 PT SD SE SZ UG
 FD- AU 9643731 A G06F-157/00 Based on patent WO 9618963
 FD- EP 806017 A1 G06F-019/00 Based on patent WO 9618963
 <DS> (Regional): AT BE CH DE ES FR GB IE IT LI
 FD- US 5893079 A G06G-007/52 Cont of application US 94354616 |
 LA- WO 9618963 (E<PG> 37); EP 806017 (E) |
 DS- <NATIONAL> AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IS
 JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW MX NO NZ PL PT RO RU SD SE
 SG SI SK TJ TM TT UA UG UZ VN |
 DS- <REGIONAL> AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; KE; LS; LU; MC;
 MW; NL; OA; PT; SD; SE; SZ; UG; LI |
 AB- <BASIC> WO 9618963 A
 The processing system includes an external data interface for
 receiving and processing investment data from non-user outside sources.
 A server element in communication with the external data interface
 receives the non-user outside source data and stores the investment
 data in a central data base supported by the server. The server
 includes an element for processing the investment data.
 An external user interface element in communication with the server
 processes data, delivers enquiries and data to the server and receives
 investment data from the server. The server includes an element for
 delivering to the user interface investment data stored in the central
 data base. Finally an element permits substantially simultaneous access
 to the server through the external user interface by several users.
 ADVANTAGE - Provides rapid and efficient receipt, processing and
 delivery of investment information through external data interface.
 Permits real-time, **rule - based** compliance review to determine that
 proposed transaction will not violate predetermined **rules** . Rapid
portfolio review. User friendly. Several users may access investment
 data simultaneously. Transactions may be carried out rapidly
 eliminating need for paper transaction tickets.
 Dwg.1/6 |
 DE- <TITLE TERMS> COMPUTER; DATA; PROCESS; SYSTEM; INVESTMENT; DATA; SHARE;
 RECEIVE; PROCESS; DISSEMINATE; DATA; EXTERNAL; USER; INTERFACE; SERVE;
 MUTUAL; FUND; **PORTFOLIO** ; MANAGEMENT; INFORMATION |
 DC- T01 |
 IC- <MAIN> G06F-019/00; G06F-157/00; G06G-007/52 |
 MC- <EPI> T01-H07C; T01-J05B4; T01-M02A1 |
 FS- EPI |

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DIALOG(R)File 350:Derwent WPIX

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IM- *Image available*

AA- 1995-194417/199526|

XR- <XRPX> N95-152669|

TI- Mini- **portfolio** for drawing diagrams and graphs away from office - has two leaves, with one having clipboard and arrangement which makes **ruler** to move up and down and always being parallel to lower edge of leaf|

PA- LEVESQUE M (LEVE-I)|

AU- <INVENTORS> LEVESQUE M|

NC- 001|

NP- 001|

PN- CA 2107313 A 19950330 CA 2107313 A 19930929 199526 B|

AN- <LOCAL> CA 2107313 A 19930929|

AN- <PR> CA 2107313 A 19930929|

FD- CA 2107313 A B43L-005/00|

LA- CA 2107313 (F<PG> 7)|

AB- <BASIC> CA 2107313 A

The mini- **portfolio** is made of cardboard and covered with suitable material. It has two leaves with retaining straps horizontally across one leaf for maintaining a sheet of paper while drawing on it, especially during windy conditions. There is a clip (6) for holding the sheets of paper while drawing.

There is a system of wires (11) along the periphery of the leaf and passing through pivots (12), with a **ruler** (15) guided up and down on this wire and moving parallel to the bottom edge. This wire is tensioned by a spring (14). There is a pocket (21) on the other leaf of the **portfolio** and a calculator (22) capable of calculating in three systems of measures viz. F.P.S system, S.I. units, and decimal system, and also capable of converting one system to the other.

ADVANTAGE - Makes a person able to draw diagrams as precisely as done in a proper office on a proper drawing board.

Dwg.1/2|

DE- <TITLE TERMS> MINI; **PORTFOLIO**; DRAW; DIAGRAM; GRAPH; OFFICE; TWO; LEAF; ONE; CLIPBOARD; ARRANGE; **RULE**; MOVE; UP; DOWN; PARALLEL; LOWER; EDGE; LEAF|

DC- P25; P77|

IC- <MAIN> B43L-005/00|

IC- <ADDITIONAL> A47B-027/00|

FS- EngPI||

17/4/18 (Item 18 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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AA- 1982-D9737E/198214|

TI- Books and **portfolios** data search appts. - has read-out and interrogation windings on C-shaped magnetic circuits and energising amplifiers forming code for comparison with set code|

PA- AS BELO TEC CYBERN (ABTE-R)|

AU- <INVENTORS> KHATSIREVI V G; PLOTNIKOV V A; YARMOSH N A|

NC- 001|

NP- 001|

PN- SU 840978 B 19810630 198214 B|

AN- <PR> SU 2599005 A 19780403|

FD- SU 840978 B |

LA- SU 840978(3)|

AB- <BASIC> SU 840978 B

Data search appts. contg. comparator, data-carrier running number and set number registers, number setter and readout units has greater

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reliability for use in data- search systems when searching for format data-carriers such as books and **portfolios** . The search is made more accurate for small format carriers by mounting readout and interrogation windings on C-shaped magnetic circuits and connecting them to a corresp. amplifier.

To find any necessary data-carrier, its number is encoded into the number setter and the button is pressed to reset **triggers** by a control unit. A logical 1-level is produced only in readout windings for which coding holes of the coding plate are present in the air gap of the corresp. C-shaped magnetic circuit.

The information from the energised and non-energised amplifiers forms a parallel code presented by rails to the running number register. The search continues until the enregistered running and set numbers compare. An indicator is then switched on and the control stops further pulses to the distributor. Bul. 23/23.6.81. (3pp|

DE- <TITLE TERMS> BOOK; **PORTFOLIO** ; DATA; SEARCH; APPARATUS; READ-OUT;
INTERROGATION; WIND; C-SHAPED; MAGNETIC; CIRCUIT; ENERGISE; AMPLIFY;
FORMING; CODE; COMPARE; SET; CODE|
DC- T04|
IC- <ADDITIONAL> G06K-021/00|
MC- <EPI> T04-A03A|
FS- EPI||

17/4/19 (Item 19 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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AA- 1980-K8732C/198045|
TI- Carrying case safety latch - has two handle portions engaged by male
latch pin inserted in female receptacle under pressure|
PA- PEREZ-ALONSO D (PERE-I)|
AU- <INVENTORS> PEREZALONS D|
NC- 001|
NP- 001|
PN- US 4228666 A 19801021 198045 B|
AN- <PR> US 7926395 A 19790402|
AB- <BASIC> US 4228666 A

The safety latch incorporates a male latch pin which is inserted into a female receptacle under pressure. It can be retained in the closed position by the action of a ratchet mechanism which is incorporated into a joined handle by a hinge mechanism of the lid portion of the case.

The closure is concealed when the user takes the handle of the case in his hand. When the button or **trigger** is pressed on the upper side of the handle, the handle opens along its centre.|

DE- <TITLE TERMS> CARRY; CASE; SAFETY; LATCH; TWO; HANDLE; PORTION; ENGAGE;
MALE; LATCH; PIN; INSERT; FEMALE; RECEPTACLE; PRESSURE|
DE- <ADDITIONAL WORDS> **PORTFOLIO** ; SUITCASE; ATTACHE|
DC- Q47|
IC- <ADDITIONAL> E05B-065/52|
FS- EngPI||

17/4/20 (Item 1 from file: 347)

FN- DIALOG(R)File 347:JAPIO|
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|
TI- **PORTFOLIO** MANAGEMENT AND EVALUATION SYSTEM
PN- 2001-319049 -JP 2001319049 A-
PD- November 16, 2001 (20011116)
AU- YOSHIKAWA SEIJI
PA- XNET CORP
AN- 2000-133767 -JP 2000133767-

Search Report from Ginger D. Roberts

AN- 2000-133767 -JP 2000133767-

AD- May 02, 2000 (20000502)

G06F-017/60

AB- PROBLEM TO BE SOLVED: To provide a **portfolio** management and evaluation system which is reduced in cost and has a high computing function. SOLUTION: This **portfolio** management and evaluation system which generates a **portfolio** from data generated as a financial article is sold or bought and presents it to the customer. This system is equipped with a **rule** book 25A which stores **rules** necessary for processing the data by at least types of business or customers, means (steps S2 (S2a, S2b), S4 (S4a, S4b)) which select a **rule** needed for data processing from the **rule** book 25A, and means (steps S3, S5) generating the **portfolio** of the customer according to the selected **rule** . COPYRIGHT: (C)2001,JPO

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